



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly

May 2017

Volume 300 Issue 1

Calendar of Events 2017

General Membership

Meetings

Steele Lane Community
Center in Santa Rosa at
1:00 PM—Social at 12:30

5/23/17, 8/22/17,
11/28/17

Luncheons

Quail Inn in Oakmont at
1:00 PM

6/14/17, 9/13/17,
12/13/17

Board Meetings

1:00 PM Location changes
so call Board member
first.

5/3/17, 7/5/17,
9/6/17, 11/1/17

Many members have agreed to get notices and newsletters via email. This saves money and trees and lets us get info to you more quickly, which is really important as we work to protect retiree health benefits and take legal action. Plus you get the newsletter in color and can increase the font for easier reading!! If you are willing to get the newsletter and notices via email, send an email to communications@sonomacountyretirees.com authorizing Kathy Wertz to send them to you. Please add that address to your address book so spam filters let it through.

President's Message by Alix Shor

We are now on the other end of the wettest winter on record with trees, shrubs and flowers blooming everywhere. Likewise, with the lawsuit behind us the Board of Directors is moving to focus on what direction SCARE should take in the future.

The lawsuit is now officially over! Judge Wilken approved our settlement with the County on April 18th and implementation is moving forward. When SCARE filed the lawsuit, we raised dues to \$10.00 per month for members with the promise that dues would be reduced once the lawsuit was settled. The Board is now recommending that dues be lowered to \$5.00 per month for retirees and \$2.50 per month for associate members (widow/widowers and spouses). If this is approved by the membership at our May 23 business meeting, the new rate should go into effect with our June or July retirement checks, depending on how soon SCERA can make the change.

When we became a corporation in 2010, our IRS non-profit designation was 501(c)(5) which is a labor organization. That allows us to take political action like endorsing candidates but to do that, we have to create a PAC, a Political Action Committee. At the time, our energy was focused on the lawsuit and we decided not to set up a PAC. Now that our focus is going to be more on active advocacy for retirees, our Board thinks that having a PAC would be very advantageous. We are reviewing the process and it looks relatively simple so we are moving forward with that action. In looking at the budget with the new dues of \$5.00 per month for members, the Board is recommending putting \$1.00 per month per member into the PAC. This should fund any actions we decide are needed in terms of endorsing candidates or supporting/opposing initiatives or bills that would affect retirees.

We are now starting to focus on finding ways to counteract the negative public image of County retirees and our pensions. One small way to do that may be to collect and publish all the ways we give back to our communities through our volunteer efforts. The public should also know that our pension money goes right back into the community just as our pay checks did to pay for rent, groceries, taxes and all the other costs of daily living. The local economy would suffer without it.

Finally, we are exploring ways to work more closely with the unions in areas of mutual interest. Health care and pensions continue to be areas of concern for both employees and retirees. For instance, we believe strongly that both an employee and a retiree should be represented on the Board of Supervisor's Pension Ad Hoc and Independent Citizen's Pension Committee. Our Board continues to look for any way to obtain a COLA, at least for those with very small pensions. Union support can help us in that endeavor as well. We are all stronger together.

Board of Directors

Officers

President — Alix Shor

707-538-0708

alixshor@sonic.net

Vice President — Phyris Tobler

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phyris@sbcglobal.net

Secretary — Patty Hamley

707-579-1726

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Immediate Past

President — Carol Bauer

707-874-9149

bfuzzy51@aol.com

Directors at Large

Bill Adams

Bob Bulwa

Shaun Du Fosee

Dick Gearhart

Greg Jacobs

Lou Maricle

John Pels

Retirement Board Retiree Reps

John Pels

Alternate: Neil Baker

Committee Chairs & Tasks

Health Benefits/JLMBC: Phyris Tobler

Financial Oversight: Phyris Tobler

CRCEA Rep: Lou Maricle

Alternate: Dick Gearhart

Legal: Phyris Tobler

Membership: Patty Hamley

Legislative: Lou Maricle

Bylaws: Dick Gearhart

Newsletter Editor: Lonna Necker

Facebook Coordinator: Bob Bulwa

Programs: Bob Bulwa

Scholarships: Bob Bulwa

Nominating: Bill Adams

SCCLO: Bill Robotka

PAC: Bill Robotka

Minutes of the SCARE Business Meeting of February 28, 2017

1. Call to Order: The meeting was called to order by President Alix Shor at 1 p.m. This was Alix's first meeting as President after being elected by the SCARE Board to replace Carol Bauer. Carol will continue to be on the SCARE Board. Phyris Tobler has moved from Treasurer to Vice President. Bill Robotka will take Phyris' place as Treasurer. Patty Hamley will continue to be Secretary. Other Board Members are Bill Adams, Bob Bulwa, Shaun Du Fosee, Dick Gearhart, Greg Jacobs, Lou Maricle, and John Pels. There was a quorum today, as more than 25 members were present.

2. Guest Speakers: Bob Bulwa introduced Paul Cocking, Karen Davis, and Patty Lundberg who spoke to our membership about Nationwide Retirement Solutions. Many retirees have deferred comp accounts through Nationwide, which they and/or the County contributed toward while working for the County, and they had questions about their accounts. Paul and Karen are County employees. Paul (565-2858) is the Investment & Debt Officer with the Auditor/Controller's Office, and Karen (565-3221) is a Retirement Specialist with the Sonoma County Deferred Comp Office, 575 Administration Drive, Room 117A. Patty is a Retirement Specialist with Nationwide Retirement Solutions (565-3566). All three answered questions from the audience and voiced an interest in having more communication with retirees - coming back at a later date, putting information in our newsletter and on our website.

3. Legal Update: Phyris reported as of February 21st, which was the final day to opt out, not one retiree opted out of the lawsuit settlement. April 18th will be when the Court makes its final approval.

We think we will receive our first HRA payment for approximately \$1,100 in July. We will get debit cards which can be used for medical co-pays, eye exams/glasses, dental, etc. Another \$1,100 (approximately) will be added the following July and another \$1,100 the following July. Retirees can use the funds immediately or save it for later use.

4. Future Plans: Alix announced that, now that the lawsuit is settled, the Board is considering creating a PAC (Political Action Committee) where SCARE can campaign for people who are running for office and oppose attacks on pensions. She would like to see workshops where we can learn how to write a Letter to the Editor and get it published. We will be working to try to get retirees a COLA. We will also be encouraging labor organizations to oppose the depooling of non-Medicare retirees in 2019.

5. JLMBC: Open enrollment for health insurance will be March 27 – April 12. Booklets will be mailed out to all retirees. This is the time when retirees can change their health insurance plans. It looks like there will be little, if any, increase to CHP rates this year, although the co-pays for prescriptions will be going up. This is being done to keep premiums lower. A member asked, if she transferred to AARP, could she transfer back to CHP. The answer is yes. You can transfer between any of the County-offered plans, but only at Annual Enrollment.

6. Next SCARE Luncheon: Alix reminded members of the March 8th SCARE Luncheon at the Quail Inn in Oakmont. Reservations (\$21 for members/\$25 for non-members) must be sent to Patty Hamley by March 1st. Fliers were included in the February Newsletter and also placed on the table at today's meeting.

7. Drawing: 43 retirees signed today's roster. Alice Lawrence and Lloyd Roesch won the drawing for a free ticket to the SCARE Luncheon.

8. Adjourn: There being no further business, the meeting was adjourned.

Respectfully submitted, Patty Hamley, Secretary

Board Meeting Minutes can be viewed at our website or you can request a copy from Patty Hamley.

SCERA Update Report for

On April 27th the SCERA Board will discuss its Cost of Living Adjustment policy and more specifically the steps necessary in order for the Board to recommend a COLA to the Board of Supervisors. The financial analysis involves filling up certain reserves which have become negative. The Board will address the economic reality of the SCERA fund and the challenges inherent in the financial analysis undertaken each year. The Board recognizes that it cannot change the COLA structure, which is instead the purview of the Board of Supervisors, but a conversation around what should or could the SCERA Board do will take place on the 27th.

On May 3rd, the Board will be receiving its December 31, 2016 actuarial valuation, which reports the funding level and sets the contribution rates for fiscal year 2018/19. At this time, the Board will hear about how the plan's experience fared against the assumptions in areas such as investment earnings, mortality, salary growth and retirements, and how the funding status of the plan has improved. The presentation will also include material from the SCERA Administrator summarizing several years worth of plan data and discussing trends. SCERA's annual audit will be presented to the Board on May 25th.

JLMBC Report by Phyris Tobler

Shingles vaccination: This vaccination is recommended for people 60 and older. It does not fully prevent shingles but minimizes the pain and long term effects if you do get it. If you have the County Health Plan, this is covered through your doctor although people have had some trouble getting it there. Don't go to pharmacy. Call Care Counsel if you have problems getting it. Under AARP-UHC, this vaccination is a Part D or prescription cost but it is a Tier 4 drug so very expensive. If you are switching to AARP-UHC and want this vaccination, you will save money by getting it while still on the County Health Plan.

Need for a Form 1095: Here is some information that may be useful to you related to health benefits and your taxes. I know this is a little late for this year but hopefully, will help next year. The ACA (Obamacare) requires that people have health insurance and they are supposed to receive a Form 1095 from their health insurance provider to show they have it. You don't have to file it with your tax return; just keep it with your tax papers in case there is ever a question about it. If you have the County Health Plan, you should get a 1095-C from them. If you have Kaiser, Sutter, or WHA, you should get a 1095-B from them.

But for those on Medicare, it is a bit different. I had questions from several members about getting a 1095 as they had not received one; or they received one last year but not this year. In checking I was initially told that Medicare sends out a 1095-B but I and others didn't get one. People with the County Health Plan, received a 1095-C from the County. It was clarified by Kaiser at the Annual Enrollment info session that Medicare only sends it to you the first year you qualify for Medicare, or for those who have been on Medicare for a long time, the first year it was required by ACA. They do not send it out annually. In looking at the IRS website, they don't even mention people on Medicare.

If you are like me, you have no idea where your 1095 is. However, if I am ever asked, I know I can show them my Medicare card to prove I have coverage.

Helpful information related to saving money on prescriptions

For those of you who have dependents not covered on the health plan, here is a good way to save money on prescriptions. The Good Rx website offers coupons, discounts and cost comparison on all the prescription medications at many pharmacies. They offer coupons for you to print and take to the pharmacy to save on your prescriptions. Discount Prescriptions at www.goodrx.com

IRS Reminds Seniors to Remain on Alert to Phone Scams during Tax Season

From IRS website: March 23, 2017

With the 2017 tax season underway, the IRS reminds seniors to remain alert to aggressive and threatening phone calls by criminals impersonating IRS agents. The callers claim to be IRS employees, but are not. These con artists can sound convincing when they call. They use fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

The victims are told they owe money to the IRS and must pay it promptly through a preloaded debit card or wire transfer. If the victim refuses to cooperate, they are often threatened with arrest. In many cases, the caller becomes hostile and insulting. Alternately, victims may be told they have a refund due to try to trick them into sharing private information. If the phone isn't answered, the phone scammers often leave an "urgent" call-back request.

"The IRS warns seniors about these aggressive phone calls that can be frightening and intimidating. The IRS doesn't do business like that," said IRS Commissioner John Koskinen. "We urge seniors to safeguard their personal information at all times. Don't let the convincing tone of these scam calls lead you to provide personal or credit card information, potentially losing hundreds or thousands of dollars. Just hang up and avoid becoming a victim to these criminals." In recent years, thousands of people have lost millions of dollars and their personal information to tax scams and fake IRS communication.

Later this spring, the only outside agencies authorized to contact taxpayers about their unpaid tax accounts will be one of the four authorized under the new private debt collection program. Even then, any affected taxpayer will be notified first by the IRS, not the private collection agency (PCA).

The private debt collection program, authorized under a federal law enacted by Congress in 2015, enables designated contractors to collect tax payments on the government's behalf. The program begins later this spring. The IRS will give taxpayers and their representative written notice when their account is being transferred to a private collection agency. The collection agency will then send a second, separate letter to the taxpayer and their representative confirming this transfer. Information contained in these letters will help taxpayers identify the tax amount owed and help ensure that future collection agency calls are legitimate.

The IRS reminds seniors this tax season that they can easily identify when a supposed IRS caller is a fake. Here are four things the scammers often do but the IRS and its authorized PCAs will not do. Any one of these things is a telltale sign of a scam.

The IRS and its authorized private collection agencies will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. The IRS does not use these methods for tax payments. Generally, the IRS will first mail a bill to any taxpayer who owes taxes. All tax payments should only be made payable to the U.S. Treasury and checks should never be made payable to third parties.
- Threaten to immediately bring in local police or other law-enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving the taxpayer the opportunity to question or appeal the amount owed. Ask for credit or debit card numbers over the phone.

If you don't owe taxes, or have no reason to think that you do:

- Do not give out any information. Hang up immediately.

Contact the Treasury Inspector General for Tax Administration to report the call. Use their "[IRS Impersonation Scam Reporting](#)" web page. You can also call 800-366-4484.

Report it to the Federal Trade Commission. Use the "[FTC Complaint Assistant](#)" on FTC.gov. Please add "IRS Telephone Scam" in the notes.

If you know you owe, or think you may owe tax:

Call the IRS at 800-829-1040. IRS workers can help you.

Remember, too, the IRS does not use email, text messages or social media to discuss personal tax issues involving bills or refunds. The IRS will continue to keep taxpayers informed about scams and provide tips to protect them. The IRS encourages taxpayers to visit [IRS.gov](#) for information including the "[Tax Scams and Consumer Alerts](#)" page.

Health Reimbursement Accounts (HRA)

Come to our General Membership Meeting on May 23rd to hear from the County and P & A, the administrator of the retiree HRA Plan, and get more answers to your questions about how HRAs will work. We are trying to answer many of your questions about HRAs below as we know everyone cannot attend the May meeting. The County will also schedule a couple meeting in June and more information will be sent to all class members in June.

We are reprinting this article from the last newsletter as we are still getting questions about HRAs that will be available to Class members as part of our lawsuit settlement with the County. **Some answers have been updated** from prior newsletter.

Who is eligible for an HRA? All members of the settlement class. That means anyone who retired before July 1, 2016 and is eligible for County health insurance even if you formally waived insurance but remain eligible to get it in the future.

When will the money be put into an account for me to use? The money should be available in July after your HRA account is established. We expect that it will be available on July 1. This money is tax free and can be used for IRS qualified medical expenses.

How much money will I get? *Updated information:* Approximately \$3,600 paid over a three year period. You will receive approximately \$1,000 in July 2017, and then around \$1,300 in July of 2018 and 2019. The difference is because the County contribution is less in the first year.

Do I have to use my HRA money within the year? No. If you do not use all the money in your HRA in 2017, it will roll over to the next year and continue to roll over until you spend it. There is no limit on how long you can keep it.

How do I use the money in my HRA account? You will get a debit card that you can give to your doctor, dentist, pharmacist, etc. when you owe money. Cost will be taken directly out of your HRA account. You can also be reimbursed for medical costs or premiums that you paid for.

Is there a monthly service charge? Whenever you have a balance in your HRA account, a monthly service charge of \$2.95 will be applied by P&A which will administer the HRA accounts. That stops when your balance is \$0 until you get another annual contribution.

Can I pay for medical costs incurred prior to my HRA account being established? No. Services must be incurred after your account becomes active.

What costs will be eligible for reimbursement under the HRA? Medically necessary services, such as medical, prescriptions, dental and vision expenses not covered by your health plan. This includes co-pays and deductibles. It can also be used for your share of health care premiums including Part D premiums. Over-the-counter medications are only eligible with a prescription.

Who is eligible under the HRA? You can use your HRA money for IRS eligible dependents (including spouses, children & step-children up to age 26), but not domestic partners as they are prohibited by IRS laws).

What happens if I die and still have money in my HRA? (1) If you have a dependent spouse who is on a County health plan, that person will get the HRA contribution and continue to have access to the account. Domestic partners are not permitted access to the account balances of the participant at this time by virtue of restrictions in the federal regulations that govern these types of accounts. However, same sex couples who are married would have access to balance. (2) If you do not have an eligible dependent spouse, any money left in your HRA at death returns to the HRA pool and is distributed to other class members.



SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES *LUNCHEON*

When: Wednesday, June 14, 2017
Where: Quail Inn Restaurant, Oakmont Golf Club, 7035 Oakmont Drive., SR
Time: 1 p.m. (This is a sit-down luncheon.)
Cost: \$21.00 (tax and tip included) for members & associate members
\$25.00 (tax and tip included) for non-members and guests

M E N U

Caesar Salad

Dinner Rolls

Coffee & Tea

Entrées:

- (1) *Roast Cross Rib of Beef with Pan Gravy, Mashed Potatoes, Steamed Vegetables*
- (2) *Sautéed Chicken Breast with Marsala Wine and Shallots, Mashed Potatoes, Steamed Vegetables*
- (3) *Penne Pasta with Pesto Sauce and Steamed Vegetables*

Dessert: *Apple Pie*

Please be sure to indicate your preference of entrée for lunch.

RESERVATIONS AND CHECKS DUE BY WEDNESDAY, JUNE 7th.

(We can take late reservations until Thursday, June 8th, if you call Patty Hamley at 579-1726)

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Non-Responsibility Declaration: All luncheons or other activities arranged for by Sonoma County Association of Retired Employees (SCARE) are for the convenience and pleasure of the members and their guests who desire to participate. SCARE does not assume any responsibility for the well being or safety of the members or their guests when attending SCARE activities.

Cut here

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Make checks payable to "SCARE" and send to:

Patty Hamley
2112 Berkeley Drive
Santa Rosa, CA 95401

Name _____

Choice of Entrée _____

Name _____

Choice of Entrée _____

Name _____

Choice of Entrée _____

Member _____ Associate Member _____ Non-Member _____

Amount Enclosed: \$ _____

Phone # _____

THANK YOU FROM F.I.S.H.
Friends In Service Here - A Food Pantry for All

Donations are accepted at our
Quarterly luncheons



March 20, 2017

Dear Friends of F.I.S.H.

We greatly appreciate your generous gift of \$146 to F.I.S.H. We are so grateful for your years of support in helping us to feed the hungry in our area. F.I.S.H. is still helping the same amount of people this year as last year with their food needs. This area has become a very expensive place to live. After our clients pay their rent and keep their car running so they can go to work, they find their cupboards bare and need help with their food needs. Thank you for your support, kindness and generosity to F.I.S.H. Jeanne-Marie Jones, Director

The National Parks and Federal Recreational Lands Senior Pass

DO YOU WANT TO SAVE MONEY? This is a repeat article as there are new members and new retirees turning 62 — There are some advantages to getting older and one of the best is the Federal Senior Pass that gets you into all National Parks and Federal Recreational Lands free as well as into some local areas. For instance you can use it in place of the Northwest Forest Pass that is required at most hiking trail-heads in Central Oregon or in place of the Red Rock Pass in Sedona, AZ. There are undoubtedly many more places that I haven't discovered. This pass is available once you are 62 years old. It costs \$10, it is good for life, and it covers up to 3 additional adults in your car (others don't have to be 62). You also get camping in National Parks and most Federal Recreational Lands for half price. What a deal if you like to travel! **Cost will increase to \$80 on October 1st, 2017.** You can buy one now at <https://www.nps.gov/planyourvisit/passes.htm>. Happy travels. Phyris Tobler



SCARE Membership and Financial Information

As of March 31, 2017, we had 1405 members and 150 associate members. We are no longer including our financial information in our newsletter but if you would like to get the year-end financial statement, just contact me (contact information is on page 2). I can send information to you via email or the postal service. Bill Robotka, Treasurer

From Bob Bulwa: Reminder—SCARE now has its own Facebook page. It is a private (closed) group meaning that the public may not view the contents, and membership must be requested and approved. For those of you already on Facebook, it can be found by searching for Sonoma County Association of Retired Employees (SCARE)" or using the direct link: <https://www.facebook.com/groups/1519844528337032/>. To join the group, go to the page and at the top you will see a box that indicates "Join Group." Once I verify you are indeed a member of SCARE, or are a spouse of a member, you will be added.

Updating Contact Information

If you move, you need to give your **change of address** to the following organizations. They do not share information with each other.

SCARE - send changes to Lou Maricle via email at maricles2@gmail.com, or address to 4720 Santa Rosita Ct, Santa Rosa, CA 95405, or call 707 538-7342. I also need changes of phone numbers and email addresses.

SCERA - You get your pension check from them. Contact them to report changes at 433 Aviation Blvd., Suite 100, Santa Rosa, CA 95403, or call them at 707 565-8100.

Sonoma County Human Resources Benefits Unit - They handle health, dental, and life insurance and send out Open Enrollment Booklets. If they don't have your current address, you may not received your Open Enrollment Booklet in time to make changes before the deadline. Contact them at 575 Administration Drive, Suite 116C, Santa Rosa, CA 95403, or benefits@sonoma-county.org, or 707-565-29

Thank you, Lou Maricle



Congratulations New Retirees and
New SCARE Members (in italics and bold)

Gloria Biddle—Health Services
Kara Britton—Human Resources
Michell Chisham—Health Services
Karen Clemmer—Health Services
Michelle Fajardo—Transp. And Public Works
Lori DeFiore—Human Services
Lizbeth de Mejia—Human Services
Veronica Ferguson—County Administrator
William Flohr—Probation
Mark Freeman—VM Fire Protection District
Sheralynn Freitas—Probation
George Giles—Valley of the Moon
Alicia Juarez—Human Services
Nancy McLean—ACTTC
Kory Mooney—Sheriff
Judy Nassimbene—Health Services
Tham Nguyen—Transp. And Public Works
Tina Omell—Probation
Bill Parisi—Probation
Jeffrey Peterich—Sheriff
Pauline Richardson—Health Services
Mitchell Simson—Transp. And Public Works
Daniel Smith—Health Services
Colette Thomas—Economic Development Board
Julianna Thompson—Courts
Kimberly Tucker—Law Library
Mary Weber—Human Services
Mark Wein—Transp. And Public Works

Encourage Fellow Retirees to join SCARE!

While we have added many new members, we are stronger with even more. If you see people you know on the above list who have not joined SCARE, please encourage them to do so. That way they can continue to have a say in the future of their benefits. You can call Patty Hamley at (707) 579-1726 to get a copy of our application form or go to our website — <http://sonomacountyretirees.com/application.pdf>.

In Memoriam

Our deepest sympathy is extended to the families and friends of the following retirees:



Kenneth Anderson

Ann Broxmeyer

Lester Bennett

Edio Delfino

Aurel Harmath

Sandra Hoppick

Irene Mcauley

Betty Revard

Kenneth Stireman

Vote on SCARE Membership Dues Decrease

As mentioned in the President's Report, we will be voting to decrease the SCARE member dues at our May 23rd General Membership Meeting. The SCARE Board is pleased to be able to recommend decreasing dues by half so that a member would pay \$5 per month; an associate member would pay \$2.50 per month and a retiree and spouse would pay \$7.50 per month.

If approved, SCERA has indicated they could implement the change by end of June or July.

May 23rd Membership Meeting

Sonoma County Human Resources staff and P & A, the administrator of the new retiree HRA plan awarded through the settlement with the County, will present information on how the new HRA plan will work. Please attend if you can.

Magazine and Book Exchange

We are continuing our magazine exchange at our Membership meetings so if you hate having to recycle perfectly good magazines, bring them to the meeting on May 23rd. You can also bring books, cd's, and calendars.



The SCARE Newsletter is printed quarterly. The information printed in the newsletter is believed to be accurate and from reliable sources. However, no responsibility is assumed by SCARE, the Editor, or the writers for inaccuracies in the articles as published.

Sonoma County Association of
Retired Employees (SCARE)
P.O. Box 5513
Santa Rosa, CA 95402

Address Service Requested

General Membership Meeting—May 23, 2017

Steele Lane Community Center DeMeo Room

415 Steele Lane (between Mendocino & Hwy 101 - best approached from Mendocino)

12:30-1:00-Meet and Greet

1:00-3:00—General Meeting

**REMEMBER TO COME AT 12:30 FOR PRE-MEETING NETWORKING WITH FRIENDS
AND COLLEAGUES—SNACKS PROVIDED Please join us if you can**

AGENDA

BUSINESS MEETING

- I. WELCOME
- II. HRAs—PRESENTATION ON NEW HRA PROGRAM AVAILABLE JULY 1, 2017
- III. LEGAL UPDATE
- IV. VOTE ON DECREASE TO MEMBERS DUES
- V. SCCLO REPORT
- VI. DRAWING