

May LLI Forum

Wednesday, May 7, 2014, at 10 a.m.
(Social Time at 9:30 a.m.)

***How Can the World Stop Somali Pirates?
 Insights from Rear Admiral Terry
 McKnight, USN, (Ret.), Task Force
 Commander in the Gulf of Aden***



Rear Admiral
 Terrence E. McKnight

About 11 percent of the world's shipped oil passes through the vulnerable Gulf of Aden and the Indian Ocean. The amount of high seas to be patrolled is larger than the area of Europe. Somali pirates, operating speedy skiffs, have hijacked hundreds of commercial vessels, held at least 3,000 crew members hostage, and disrupted global trade at an estimated cost of nearly 7 billion dollars.

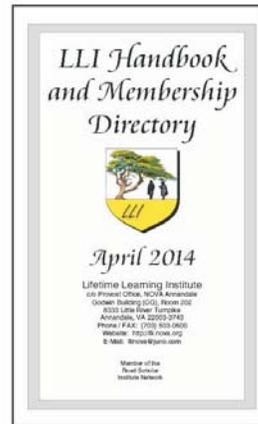
Rear Admiral Terrence E. McKnight, a highly decorated, thirty-one year U.S. Navy veteran, served two Naval ship command duties: on the USS Whidbey Island, January 1995-November 1996, and on the USS Kearsarge, July 2002-December 2003. McKnight assumed duties as Commander, Expeditionary Strike Group 2, in September 2007, his final military assignment. Later, in January 2009, he served as the first Commander of Task Force 151 for counter-piracy operations, a new multi-national task force to patrol the Gulf of Aden to fight back against piracy. The Admiral captured many pirates and freed hostages held for ransom.

In his best-selling book, *Pirate Alley: Commanding Task Force 151 Off Somalia*, Admiral McKnight provides a comprehensive strategy — best management practices — to counter piracy.

He will give an insider's view of the military tactics, the battles, and the qualities of leadership required



LLI Handbook and Membership Directory



Copies of the *LLI Handbook and Membership Directory* were mailed April 9. Please review your listing and notify the Administrator, Laura Charron, of any corrections. She may be reached at lgcharron@aol.com or (703) 281-6189.

Space Available for National Parks Trip

One vacancy has become available for LLI's July trip. Interested travelers should contact Terry Brittain at 703-425-8240 for further information. First come, first winner.

to coordinate among the many diverse countries, including some that do not work well together.

Recently, every copy of *Pirate Alley* at the Fairfax County Library was checked out with a substantial waiting list. If you found the movie *Captain Phillips* suspenseful, then come to the May Forum and bring your questions regarding a modern-day Terry and the Pirates. Copies of his book will be available for purchase and signing at the Forum.



Please Note: Parking is available in the parking garage (\$2/hour). Parking in B and C lots is by permit only. If no garage slots are available, a \$12 daily permit for the B lot is available at the office to the right just inside the garage entry gate.

Calendar of Events



May

- 7 Forum
- 9 Board meeting
- 9 June newsletter deadline
- 19 June newsletter mailing

July

- 8 Retreat
- 10 Northwest National Parks tour

August

- 8 September newsletter deadline
- 18 September newsletter mailing

June

- 4 Forum
- 13 Board Meeting



IMPORTANT: Report Address / E-Mail / Phone Number Changes

Laura Charron, Administrator

To be assured of receiving important notices concerning classes and trips, **please remember** to notify the LLI office as soon as possible of a new e-mail address as well as a change in mailing address and/or telephone number. Notify the office by phone at (703) 503-0600, or e-mail at llinova@juno.com.

LLI Board of Directors

President: Ed McKnight	Members: Ray Bednarsky 15 *,
Vice President: George Chalou	Louise Blakely 14, Phil Centini 15,
Secretary: Karren Scott	George Chalou 15, Pat Harrison 14,
Treasurer: Charles Hulick	Nancy Jerdan 16, Phil Myers 16,
Past President: Paul Hopley	Scott Pinckney 16, Phil Runge 14,
	Arline Sachs 16, Gina Trapp 14

* year term ends

Administrator: Laura Charron

Newsletter Staff

Newsletter Editor: Lynda Brittain 703-425-8240 brittains@cox.net
Assistant Editor: Bev Portman, 703-560-6740 firse@juno.com
Graphic Design/Desktop Publisher: Alfred Brothers
Mailing Coordinators: Bob and Merry Huley

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Members

Louise Blakely 703-451-2084
blakelylk001@gmail.com

Welcome, New Members! We hope you will participate in our classes and volunteer your time and talent.

New Members

Patricia Horton, 6311 Manchester Way, Alexandria, VA 22304, (703) 751-2724

Updates

Louise Blakely, blakelylk001@gmail.com

Eve Holtzman, 3440 S. Jefferson St., apt 1109, Falls Church, VA 22041, (703) 578-7629,
Eva.S.Holtzman@gmail.com



Volunteer Opportunities

LLI always needs volunteers to help with a variety of activities. For a list of these activities please contact one or more of the LLI Coordinators listed below. Match your talents with an area in which you can contribute your time and energy. Join other volunteers, support LLI, and have fun!

Volunteer Coordinator: Phil Centini, 703-658-1545,
barry.centini@verizon.net

Speaker Forum Committee: Joseph Pincus,
703-569-0973, joseph@pincus.org

LLI Newsletter Reminder

Our monthly newsletter is generally available on the LLI website earlier than you will receive it through the mail. In light of recent extended delivery delays by the Postal Service, you may want to keep <http://lli.nova.org> in mind. Any pictures and/or graphics will also be in color on the website.

President's Message

"**LLI/NOVA** is a non-profit, member-run organization dedicated to providing continuing educational opportunities to older adults." Sounds rather good, doesn't it? We know about the "educational" part but, in fact, what does the non-profit part really mean? And what do we do with the money?

As I mentioned in a previous article, LLI was granted a state charter on March 13, 1996, designating us as a corporation operating under Section 501 (c) (3) of the Internal Revenue Code. That means, among other things, that LLI can conduct business (collect dues, spend monies, sign contracts, etc.) tax free so long as no part of any net earnings goes to benefit "...any director or officer of the corporation, or any individual..." Yep, we truly are a volunteer organization. In fact, our Treasurer each year has to provide rather extensive documentation to prove we are playing by the rules.

But you pay dues. There is money on hand. How is that handled? The simple answer is quite well. We start with a Budget Committee chaired by Ray Bednarsky who, each year, must establish a budget that is then approved by the Board. The Budget contains nineteen budget line items that cover items such as the cost of mailing information to members, publication printing and design, classroom rental, office supplies, and coffee service at each Forum. You get the idea. Each June, the next year's budget is provided to the membership.

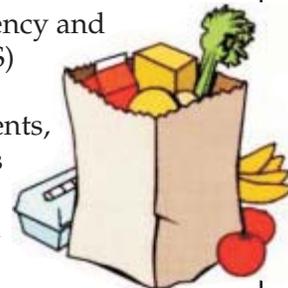
The real heavy work is done by our Treasurer, Chuck Hulick, and his able assistant, Phil Runge, who verify that every penny received is properly documented and each bill properly justified. They are charged with maintaining accurate records of all funds received and spent. Additionally, along with our Administrator, Laura Charron, they keep track of how we are progressing according to our budget. At the start of each new business year, last year's financial records are reviewed by a group of members (last year it was Carol and Tom Jeffords and Barry Murphy) who review what we have done and, if warranted, suggest improvements. And as has been noted elsewhere, we passed the review this year as we have every year.

At mid-year, the Budget Committee assesses our budget by examining our expenditures, and recommends any needed adjustments. Unforeseen things that affect the budget may include cost increases in printer paper or postage, a savings in refreshments because a Forum was cancelled and

Community Outreach

Carol Weber, caroljeanweber@hotmail.com
Marianne Moerman, mcmoerman@juno.com

Fairfax Area Christian Emergency and Transitional Services (FACETS) will receive our May food donations. FACETS helps parents, their children, and individuals who suffer the effects of poverty in Fairfax County and envisions a day when everyone in Fairfax County has access to adequate and affordable housing and no one is homeless. They engage and educate the community in providing long-term solutions and resources to break the cycle of poverty for our neighbors in need.



Current food pantry needs include: **pop-top soups and pastas, single-serve packs of crackers, peanut butter & jelly, canned tuna & chicken, granola bars, cereal, canned fruits and vegetables, and spaghetti and sauce.**

Thank you for your generous donations. Paul and Bonnie Hopley will deliver the food donations. At the April Forum, we were at last able to collect your donations for the food pantry operated by Providence Presbyterian Church, and you came through with what was probably the largest collection we have ever had! Thanks so much.

the like. We adjust our budget very much like you would to adjust your home budget.

So, now you have an idea of why we are a non-profit, how the monies are managed, and how the money is spent. I think you will agree that LLI is financially well managed and that you receive a super return on your annual dues of \$110 — the cost of membership since October 2006. That being said, our costs continue to rise and, even with the best of management, we will spend more this year than we take in. We have reserves to cover this amount and could do so for several years. However, it does indicate that an adjustment in dues will be necessary in the future. Whatever or whenever this adjustment is made, rest assured the Board will always strive to give you the best return for your money. We all want the best quality product at the least possible cost and that remains the goal of the Board.

Ed McKnight

Special Interest Groups



LLI Bridge Group

Bob or Merry Huley, 703-534-4819 or
703-489-9045 roberthuley@cox.net

Time: 10:00 a.m. — 2:00 p.m.

Location: Mason District Governmental Center,
6507 Columbia Pike

**May/June Play Dates — Wednesdays, May 14 and
May 28, June 11 and June 25.**

Bring a bag lunch. You do not need a partner because we rotate partners so you will play with everyone. We are always looking for new players, and all levels of players are welcome in this very friendly game. Please call or email me if you would like to attend (or for more information) so that we can provide sufficient card tables.

Recent Results — Recent results include our game on March 26 where the top four players were: **Jessica Burmester, Lynda Brittain, Bob Huley, and Ray Burmester.** For our game on April 9, the top four players were: **Connie Fullerton, Betty Yeary, Doug Johnson, and Carole Compton.** Congratulations to all.



LLI Current Events Group

Marion Jacknow, 703-698-8702
mjacknow@aol.com

Date/Time: Fridays, May 2 and June 6, 10:00
a.m. — 11:30 a.m.

Location: Small Conference Room, Mason District
Governmental Center, 6507 Columbia Pike

The Current Events Group meets monthly for interesting and educational discussions. Topics reflect the current social, political and worldly events surrounding the time of the meeting. Please join us to share your ideas and/or learn more about current events — whatever is your pleasure. For more information, please contact Marion Jacknow.

*Deadline for
the June issue
is May 9.*



LLI Favorite Books Club

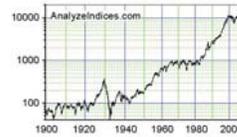
Lynne Smaldone, 703-525-9623
smaldonega@hotmail.com

Date/Time: Thursday, May 15,
11:30 a.m. — 1:00 p.m.

Location: Braddock District Governmental Center,
9002 Burke Lake Road (in back of King's Park
Library)

Our selection this month is *At Weddings and Wakes* by Alice McDermott. In this novel, three generations of an Irish-American family are beautifully portrayed. With her three children in tow, Lucy Dailey leaves suburbia twice a week, returning to the Brooklyn home where she grew up and where her stepmother and unmarried sisters still live. Through their eyes we observe Aunt Veronica, who drowns her sorrows in drink; Aunt Agnes, a caustic career woman; and, finally, Aunt May, the ex-nun, blossoming with a late and unexpected love. Come join us!

For further information, please contact Lynne Smaldone.



Financial Discussion Group

Doug Johnson, 703-628-3115
llinovadoug@gmail.com

Date/Time: Fridays, May 16 (note change of
date) and June 13, 1:30 p.m. — 3:00 p.m.

Location: Braddock District Governmental Center,
9002 Burke Lake Road (in back of the King's Park
Library)

In these confusing times many of us are wondering what should I do? Join your fellow LLIers to discuss our options. Hope to see you there.

For further information, please contact Doug Johnson.



LLI French Conversation Group

Lois Czapiewski, 703-578-7562

loisczap@gmail.com

Date/Time: Tuesdays, May 6 and
May 20, 10:00 a.m. — noon

Location: Goodwin House, Media
Room, 3440 S. Jefferson St., Falls
Church

Under the expert guidance of AI Brothers, we will continue to increase our French language skills and

also our appreciation of French culture with the program “French in Action,” Leçon #24.

For more information, please contact Lois Czapiewski.



LLI Gourmands

Linda Cyr 703-750-1257,
linda.cyr@verizon.net
Patti Volz, 703-892-6124,
pattivolz@verizon.net

Bonjour Gourmands: Come celebrate May with us at the classic French country inn, **L’Auberge Chez François**, 332 Springvale Road, Great Falls, **Thursday, May 22**, at Noon. The restaurant’s website (www.laubergechezfrancois.com) has menus and directions. Please RSVP directly to our hostess, Karren Scott, by May 18 (703-313-7127 or karren.scott@verizon.net). **Bon Appétit!**



LLI Photography Group

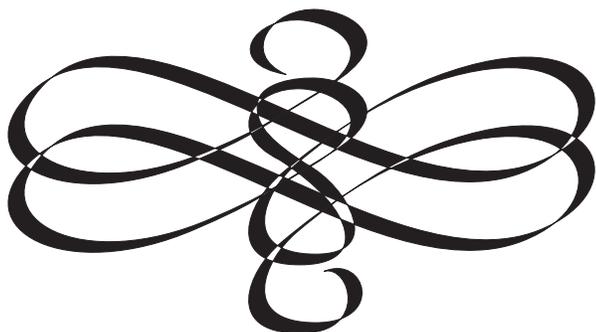
Buck Myers, 703-532-3726
hbm@hbmphoto.com

Date/Time: Friday, May 16,
10:00 a.m. — 12:00 p.m.

Location: Braddock District Governmental Center, 9002 Burke Lake Road (in back of the King’s Park Library)

Members have a wide range of photographic abilities and interests and share a common desire to hone existing skills or learn new ones. Meetings center on a specific topic, area of interest or theme decided by the group. Recent meetings have focused on getting the most out of your camera, editing and organizing techniques for digital pictures and photographic themes such as Spring. Meetings also include lessons from the “Fundamentals of Photography” or “The Art of Travel Photography” courses, which are part of the curriculum offered by *The Great Courses*. Each lesson is presented as a video and includes a small assignment to practice the information taught, which we review at the following meeting. Come join the group if you have an interest in photography.

For further information, please contact Buck Myers.



LLI Walkabouts

Merry Macke, 703-451-3248, cell phone:
978-505-9506 merry.macke@verizon.net

Date/Time: Fridays at noon

May 2: **Mason District Park**, 6621 Columbia Pike. Take Columbia Pike going east from Little River Turnpike (inside the Beltway) Park is on the right before Sleepy Hollow Rd. Take a right and then right again to the parking lot up the hill by the tennis courts. We will meet there.

May 30: **Ellanor C. Lawrence Park**, Chantilly. **(Note change of date).** Hopefully it will be dry at the time of the walk, because it can get very muddy. It will take about 1/2-hour taking I-66 west to Rte. 28. Take Rte. 28 north, and then immediately turn right to Walney Road. On the left, you will find the Visitor’s Center, about 1 mile ahead. It is worth the distance with a pond to circle.

June 13: **Pohick Creek Stream Valley Park.** Take Springfield/Franconia Parkway going west. Pass Rolling Road and the next light is Whistler’s Creek Ct. to the right and Walkers Creek Rd. to the left. Turn left onto Whistler’s Creek Ct. and then right on Hooes Rd. On your left will be a small parking area. Sign says Pohick Stream. There are pedestals to cross over the creek so you may want to bring walking sticks and wear sturdy shoes; also one big hill. Very nice, pretty walk.

Please remember to wear your name badges as this is now a requirement for many facilities where classes are scheduled. It is also the best way for new members to get to know others and a way for established members to welcome new members. If you have lost your badge, just contact Laura Charron at the LLI office and she will send you a new one; a replacement lanyard has a fee of \$1.00.

NVCC Newsletter

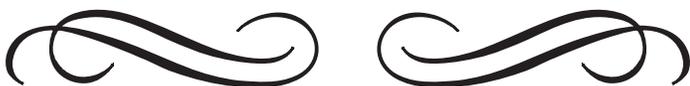
The Northern Virginia Community College, Annandale Campus, issues an electronic community newsletter. Goals of the newsletter include providing information regarding activities and events on campus and addressing community concerns. If you would like to receive this newsletter, send your request with your email address to rhull@nvcc@nvcc.edu.

From the LLI Scrapbook

At the April Forum



LLI President Ed McKnight thanks Nora Dowd Eisenhower of the CFPB for her informative talk about financial fraud targeted at older Americans.



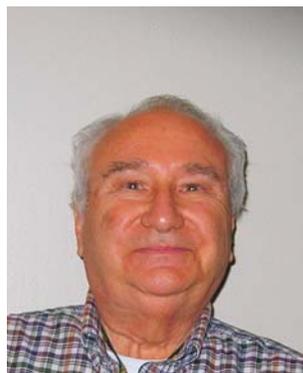
Nutcracker Missing from Holiday Party

If you took home one of the nutcrackers from the table centerpieces at the Holiday Party, please contact Bonnie Hopley (bhopley@cox.net or 703-978-9381). It is part of a family member's large collection, received from her late mother, and needs to be returned.

Who Does What for LLI?



Carol Weber (l.) and Marianne Moerman (r.), coordinators for LLI's Community Outreach program.



Doug Johnson, a founding member and the coordinator of the LLI Financial Discussion Special Interest Group.



Membership Renewal Reminder

The mailing label on each newsletter includes your membership renewal date. You must renew and be a member in good standing in order to register for courses and to participate in LLI's many other activities. Complete the membership form (last page in the current course catalog), check "renewal," indicate any new information, and mail it to the LLI office with a check in the amount of \$110 for each person wishing to continue membership with LLI. Please print clearly to help ensure that your information is entered correctly. **It is important to include the form with your check, for ease in crediting your membership renewal in our database.**



Ask the Board

Each month colored 3x5 cards are placed on tables throughout the Forum. You may use the cards to address any questions that you would like answered by the Board. Please print or write your question legibly and leave the card on the table to be picked up by a Board member. You may sign the card or submit it anonymously. Responses will be posted in the first available LLI Newsletter.

Question:

Could you see that Board decisions from every meeting are shared in the monthly Newsletter?

Answer:

All members have access to the Board decisions, as well as the full minutes from each monthly Board meeting, on the LLI website. Additionally, members are always welcome to attend any Board meeting but should notify the President of his/her desire to attend in advance to insure that the time and place of the meeting has not changed. Board meetings are usually held on the second Friday of each month beginning at 9:30 am on the NVCC Annandale Campus.

LLI's Friendship Connection

Pat Harrison, 703-550-7530, pjharris80@msn.com



One of the benefits of LLI membership is making friends. We like to show support for fellow members by sending a card to anyone who is ill or has suffered a loss. If you would like a card sent to an LLI member or

spouse on behalf of the LLI membership, please contact Pat Harrison. Be sure to include sufficient information so an appropriate card may be selected.

Campus Parking for the Handicapped



NVCC does not issue special permits for using the parking spaces designated for the handicapped on the Annandale campus. Appropriate parking permits issued by any state and the District of Columbia are honored. The permit must be properly displayed and used only by the person or persons to whom it is issued.

Study Travel

After the April Forum, the Study Travel Committee finally held their long delayed planning meeting for our 2015 trip. The Committee had previously emailed our analyses and recommendations covering more than 70 itineraries to interested LLI members, and the purpose of this meeting was to collect feedback (votes) on trip preference. The attendance was huge, and the interest was high.

The responses are being counted and some members who could not attend the meeting are voting by email. Nevertheless, it is clear that the group is most interested in trips to Sicily, Switzerland, and Scotland (and no, we didn't restrict choices for 2015 to locations beginning with "S").

The Committee will do some additional analyses, provide some additional information on the trips, and then once again ask our members to select from 3 specific trips to these areas. We would like to have the final decision made before May so we can begin negotiations with the selected vendor.

Meanwhile, we are less than 90 days away from our departure date for our almost 2 week trip to the NW National Parks (US and Canada). Remember to check your calendars for the Study Travel courses we are presenting in preparation for this trip. In addition, check your passports to make sure that they will not expire until at least 6 months after our return.

If you are interested in getting on our email list or joining the Study Travel Committee, contact Terry Brittain at 703-425-8240 or at terry_brittain@cox.net. Happy traveling!



Did You Know?

As a member of LLI you have a wonderful Northern Virginia Community College library at your disposal. The library is located on the third floor of the Godwin Building just up the ramp from the Richard J. Ernest Community and Cultural Center. To use the library, you simply sign up for a Community Patron card by showing a picture ID. You then can charge out a limit of three books for three weeks and take them home. Also you can renew books online for an additional period. If you have LLI classes on the campus, this resource would be very convenient. Go to <http://www.nvcc.edu/library> for more information.

LLI June Elections

LLI holds elections annually during the June Forum to replace those board members whose three-year terms expire and who do not wish to continue their service. The election also replaces the four officers (President, Vice President, Secretary, and Treasurer) whose one-year terms expire. To this end, LLI's President appoints a Nominating Chair who then chooses a committee consisting of two board members and two non-board members. A slate of candidates is then presented for member's approval. This year's candidates are:

Officer Positions:

President: George Chalou

Vice-President: Scott Pinckney

Secretary: Karren Scott

Treasurer: Chuck Hulick

Board Memberships, 2014:

Susan Alexander

Anna Dixon

Delsa Hildebrandt

HB "Buck" Myers

Kathryn O'Toole

Short biographies of these individuals are provided below:

President — *George Chalou*

An LLI member since 2008, George has been a Board member for the past four years and vice-president for one. He has provided guidance regarding records management, especially on the disposition of temporary records. He has also been an active member of the Forum Committee for five years working with fellow committee members to bring enlightening topics to the general membership. George received a Ph.D. from Indiana University and then taught American history at The Ohio State University. Following retirement from the National Archives after 28 years, he consulted for the United States Court of Military Appeals, the highest court for all United States uniformed personnel. In connection with the Court, his last publication, *A Pioneering Effort in Television: The United States Court of Military Appeals*, appeared in the 2006 issue of The

Federal Lawyer. George is currently doing research on US-China relations during WWII. He enjoys the many opportunities of the organization.

Vice-President — *Scott Pinckney*

Scott has been an LLI member since 2007 and has served as a member of the LLI Board of Directors for the past year. He holds a BA degree in Business from the University of Washington, a Masters from Auburn University, and graduated from Air University. Col. Pinckney's military service was primarily in Air Force budget development and execution, Air Force Secretariat assignments in Legislative Liaison, and as the Military Assistant to the Assistant Secretary for Financial Management, with overseas assignments in Scotland, Iran and Germany. His last Air Force assignment was the Comptroller, Strategic Air Command. Following retirement in 1988, he served the next 19 years as CFO for the Armed Forces Benefit Association in Alexandria. He especially enjoys travel and golf.

Secretary — *Karren Scott*

Karren joined LLI in 2006 after a career with the U.S. intelligence community. She currently is Secretary of the LLI Board of Directors and chairs the Administrative Review Committee. She also is a member of the Automation Committee. She holds a BA in Russian Studies from the University of Virginia and an MA in Government & National Security from Georgetown University. Karren enjoys learning about different religions, military history, antiques, and art. She also enjoys live theater and music.

Treasurer — *Chuck Hulick*

Chuck has been a member of LLI since 2009, and has served as Vice President and Chair of the Budget and Finance Committee. He currently serves as Treasurer. After a career in the federal government in the acquisition field with U.S. General Services Administration (GSA), he worked as a senior research consultant for the National Academy of Public Administration (NAPA). He is a longtime member of the Pennsylvania Railroad Historical Society and a sailboat enthusiast.

New Board Members 2014: *Susan Alexander, Anna Dixon, Delsa Hildebrandt, HB “Buck” Myers and Kathryn O’Toole*

Susan Alexander: A member of LLI since 1998, Susan currently serves on the Forum Committee and has been in charge of publicity since January 2013. She has a Masters of Social Work from Virginia Commonwealth University. Prior to retiring in 1998, she worked for Fairfax County government for 32 years as the manager of child protective services with the Department of Family Services. When not participating in LLI, she enjoys yoga, gardening, and knitting.

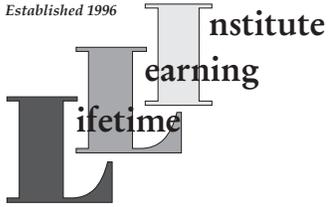
Anna Dixon: Anna joined LLI in 2012 and currently serves on the Curriculum Committee designing and coordinating classes and on the Automation (new website) Committee. She previously was a member of the Holiday Party Committee. A Philadelphia native with a BA in Accounting and an MBA focused on finance, she retired after long membership in the federal government’s Senior Executive Service, serving at the Office of Management and Budget before retiring from the Department of Homeland Security. In the private sector, she was employed as a senior management consultant for a top 50 global corporation working both nationally and internationally with various governments on cost take out (a type of cost reduction technique) associated with systems integration. Anna’s interests include traveling, watercolor painting, bicycling, court-referred and private mediations, and serving as docent at the National Gallery of Art.

Delsa Hildebrandt: A member of LLI since 2009, Delsa has served on the Curriculum Committee and as a class coordinator. After graduating with a degree in Education from Northwest Missouri State University, Delsa taught elementary school in both North Kansas City, MO and Fairfax County, VA. She attended graduate school for one year at the University of Maryland before changing careers after receiving an Associate degree in Accounting from NOVA. After starting her accounting career in the tax department of Ernst & Whinney in Washington, she became a CPA and retired after a lengthy career in public accounting. Since retirement, Delsa has traveled extensively and is looking forward to a tour of Australia and New Zealand this spring.

HB “Buck” Myers: In January 2009, Buck retired from the Department of Justice as the Assistant Director for Procurement Policy and Review and joined LLI shortly thereafter. He has been active in the LLI study travel program and taken many courses and local trips. Buck is a founding member and coordinator of the LLI Photography Special Interest Group. He is also an active member of the LLI Automation Committee charged with revising the LLI website. He is an avid golfer, photographer and reader. If elected, this will be his first term on the Board.

Kathryn O’Toole: After discovering LLI in 2011, Kathryn quickly became a member. She served on the Trip Committee and, currently, is an active participant on the Automation Committee. A *northern* Californian, Kathryn received her B.A. from the University of California and after a few other jobs, joined the National Park Service in Yosemite National Park. After a variety of federal assignments in several locations, Kathryn came to Washington in 1987 and retired in 2008 with 36 years of federal service, spent mostly with Department of Interior agencies. Of the classes she has enjoyed, she is especially fond of LLI’s poetry offerings. She is an avid reader, theater-goer, fan of the San Francisco 49ers and (most) musical genres, and loves national parks.

Established 1996



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Change Service Requested

**Time Sensitive Material
Please Deliver by
April 25, 2014**

**Look at the date on this label.
Is it time to send your dues?**

