



# T R E N D

(Thinking Retired Employees Need Direction)  
**Retired Employees of Kern County**

Volume MMXI-II

March & April 2011

www.reokc.org

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## President's Message Phil Franey

*Our mission is to promote the education and earned benefits of all retirees of Kern County, advocate the safeguarding and continuation of Kern County retiree pension and health benefits, provide avenues of support and information for Kern County retirees and beneficiaries, ensure proper and necessary representation on the Kern County Board of Retirement, and participate as an integral contributor in our Kern County communities quality of life.*

Happy New Year and I expect this year to be just as interesting as last year. In my last Trend Article, I spent some time commenting on the activities of REOKC for 2010. Since that time all the appointments on the KCERA Board have been placed, two important KCERA related articles in the Bakersfield Californian were published, an update received on the Pacific Group Agencies, Inc. (PGAI) supplemental insurance program, changes made in our luncheon format, and the implementation of the \$1 dues increase. I suppose one of the most important is placement of four new KCERA Board Trustees.

Most of you may have read the Californian Article (January 21, 2011) titled, "Pension-reform advocates join county retirement board". Reporter James Burger wrote that Supervisor Mike Maggard nominated two of the new trustees (Michael Turnipseed and Lance Horton) and appointed the third (Supervisor Zack Scrivner) to the Kern County Employees Retirement Association (KCERA) Board. The fourth trustee (Konrad Moore) was elected by the county general member employees. Three of the replaced trustees performed very well in fulfilling their fiduciary duties for KCERA during 2010. We also expect the new trustees to perform responsibly as fiduciaries for KCERA during 2011.

The fourth replaced trustee, Supervisor Maggard, was constantly criticizing the KCERA Board and was instrumental in misinforming the public on many KCERA Board issues. Although he avoided public scrutiny, he was continuously frustrated by being unable to manipulate the KCERA Board. This same trustee was **absent for 13 out of the 22** KCERA Board Meetings, missing votes on many important issues - some he

stated were never discussed in public. Unfortunately, the January 2011 article reported many statements by Maggard that are in conflict with the public record. A record of public meetings Maggard failed to attend. As Ronald Reagan said, "**Facts are stubborn things**". Let us hope so!

A closely related and significantly more accurate article was published on February 3, 2011 in the Californian's Community Voices titled, "Clarification from an ex-KCERA trustee". The article was written by Brad Barnes (one of the replaced KCERA Trustees and a well-respected member of our community) in response to the January 2011 article concerning many of Maggard's criticisms of KCERA. Mr. Barnes stated clearly and responsibly the facts as they related to Maggard's misstatements (political euphemism for not telling the truth) about the KCERA Board. Mr. Barnes was kind enough to say Maggard missed more than half the KCERA Board meetings, not that he actually was absent approximately 60% of the time. If the Supervisor was so busy, or whatever, to attend many public meetings on issues he constantly criticized, then he should have appointed someone who would be more interested in being a responsible trustee of more than 15,600 members and over \$2.6 billion. Inaccurate reporting and disingenuous politicians have made a bad situation worse for public pension funds and the many other challenges facing our public agencies. Many times there seems to be little regard for the facts. Profound ignorance abounds in our society with the truth being trampled for personal and political gain. Let us not forget a famous quote by Martin Luther King, Jr., "**Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity**".

So the good news is that we may expect every KCERA Board Trustee to have acceptable attendance and perform as a responsible fiduciary in 2011. Hopefully, the Board of Supervisors will deal with KCERA in a public manner and make a sincere effort to understand KCERA's stewardship responsibility for the payment of those benefits the Board of Supervisors approved.

On a much lighter and brighter note, the PGAI supplemental insurance program has been very successful in offering insurance plans including travel, vision, dental, pet, and legal. Since inception of the program late this past fall, we have had 472 plans opened and 60 new members to REOKC, since REOKC membership is a requirement of participation in the program. PGAI directly administers this program. This is a separate program from that of the County's health insurance benefit program.

(President's Message continued on page 2)



## YOUR RETIREMENT BOARD

by **Norman Briggs**

Greetings - Beware! The ides of March (the 15th) are upon us ([Julius Caesar](#) was [killed](#) in 44 B.C. having been stabbed 23 times), however Spring will follow. Today, February 15th, we were successful in establishing a new position for KCERA. For the first time we will have our very own Chief Investment Officer. This position will provide expertise in investment management oversight, due diligence and risk management. We expect to have this position filled within the next two months.

More good news - The COLA is coming. The CPI, which is the basis for annual COLA level, this year was 1.3 (average in L.A. and San Bernardino Counties). Therefore the following COLA rates for retirees & beneficiaries will be in your end of April check:

RETIREMENT PERIOD			COLA
ON/BEFORE	BETWEEN	AFTER	%
4/1/2006			2.5
	4/2/2006 & 4/1/2007		1.5
	4/2/2007 & 4/1/2009		1.0
	4/2/2009 & 4/1/2010		0.0
		4/2/2010	1.0

As part of the 2001 Kern Law Enforcement Association settlement, COLA increased from 2% to 2.5% and \$64.7 million in SRBR funds were allocated to fund the added .5% COLA.

The Board of Retirement is not authorized (nor is any other Board) to suspend annual COLA payments, which under California Employees Retirement Law (CERL) 31870 was adopted by the Board of Supervisors in 1973. The COLA is a vested benefit to KCERA members and these benefits cannot be discontinued.

The other significant event was the transition of \$1.3 billion of assets, work performed under our contract with ConvergenEX. The redistribution of these assets was a major project at a cost of \$1.225 million (< 1 basis point, a basis point is one one-hundredth of one percent).

Our editor asked me keep this column short. Its going to be a busy and arduous year for your board so please stayed tuned and involved.

**Norman**

*(Editor's note: As a KCERA Board Member, Norman Briggs' opinions are not necessarily those of the KCERA Board.)*

### PRESIDENT'S MESSAGE—Continued from page 1

Speaking of changes, the luncheon format beginning in February will change. By vote of the attending January luncheon membership, the luncheons will no longer begin serving at 11:15 A.M., but will be by table number starting at 11:30 A.M. with the general meeting beginning at the same time at 12:00 noon.

In the last Trend you were informed about your vote to increase dues from \$1 to \$2. Increase in the cost of advocacy and education in the protection of your benefits was explained in the ballot last fall. The votes were counted and more than 94% of those who voted approved the \$1 dues increase. The REOKC Board ratified the election for the \$1 dues increase to \$2 that will be effective on your March 31, 2011 pension payment. Thanks for your support.

As an ongoing reminder to save publishing and mailing costs, **all of our 4,419 members are encouraged to request placement on REOKC's email list by contacting Mary Lou Bennett at [mlben-nett36@sbcglobal.net](mailto:mlben-nett36@sbcglobal.net) to receive timely notice concerning important retirement matters. You also may access past Trend issues and other important retiree information at [reokc.org](http://reokc.org).** Don't forget our next luncheon will be on March 8, 2011, and begin at 11:30 A.M. with serving by table number. The general meeting will begin at 12:00 Noon.

***"So let us begin anew—remembering on both sides that civility is not a sign of weakness, and sincerity is always subject to proof!"***

*John F. Kennedy Inaugural Address, January 20, 1961*

*(Editor's note:*

*As a KCERA Board Member, Phil Franey's opinions are not necessarily those of the KCERA Board.)*

## DO YOU HAVE INTERNET ACCESS?

### TREND EMAIL LIST CONTINUES TO GROW!

Thanks to all of you who have signed up for membership in the TREND Email list. We are almost up to saving **\$3,300.00 per year** and that's not chump change!

We need to keep this "trend" going. :)  
So, if you have internet access, please email Mary Lou Bennett to sign up and help our budget.

*To receive the TREND newsletter electronically:*

Send an email to [mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net) with your name, current mailing address and your email address. (Subject: TREND mailing list).

## Host/Hostess Project

During the month of December 2010, 30 volunteers worked 91 hours assisting 785 visitors at the County Administrative Building.

During the month of January 2011, 28 volunteers worked 85 hours assisting 649 visitors at the County Administrative Building.

*Since 1992 our volunteers have assisted more than 290,000 visitors to the County Administrative Complex at 1115 Truxtun Ave.!*

**There is always a need for additional volunteers.**  
Please contact **Mary Lou at 871-5270** if interested.

## HELP! VOLUNTEERS NEEDED!

Over the last few months, we've lost several of our volunteers who were working the Information Desk at the Kern County Administrative Center, 1115 Truxtun Ave. Also, some of our volunteers have worked the Information Desk since 1992 and are ready to "retire" again. With summer approaching, vacations and travel will reduce the number of available volunteers also.

If you need a reason to get out of the house, meet, greet and talk to people, a shift on the Information Desk is only three hours (9:00 a.m.—noon or noon—3:00 p.m.), once a month. Volunteers only man the desk Monday through Thursday. Here's your chance to do something fun and rewarding. If interested, please call Mary Lou Bennett at (661) 871-5270.



- Mar. 8 REOKC Board Meeting 10:00 am  
Norris Road Veteran's Hall
- Mar. 8 REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
Norris Road Veteran's Hall
- Mar. 9 KCERA-Investment 8:30 am  
Board Meeting-New KCERA Office Building  
11125 River Run Blvd., Bakersfield
- Mar. 23 KCERA-Regular Board Meeting 8:30 am  
New KCERA Office Building  
11125 River Run Blvd., Bakersfield
- \*\*\*\*
- Apr. 12 REOKC Board Meeting 10:00 am  
Norris Road Veteran's Hall
- Apr. 12 REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
Norris Road Veteran's Hall
- Apr. 13 KCERA-Investment 8:30 am  
Board Meeting-New KCERA Office Building  
11125 River Run Blvd., Bakersfield
- Apr. 27 KCERA-Regular Board Meeting 8:30 am  
New KCERA Office Building  
11125 River Run Blvd., Bakersfield

## LUNCHEON MENUS



March 8th, 2011

Corned Beef and Cabbage  
Red Potatoes—Steamed Carrots  
Tossed Green Salad — Rolls  
Cherry Cobbler  
Iced Tea, Coffee, Water

\*\*\*\*

April 12th, 2011

Tri-Tip with Salsa  
Sinful Potatoes—Green Beans  
Tossed Green Salad—Rolls  
Carrot Cake  
Iced Tea, Coffee, Water

## PAYROLL DEDUCTION FORM

To sign up for (or stop) payroll deduction, check the box(es) below, complete the form, and submit it to the KCERA office.

- REOKC Luncheon Payment**  
By checking this box, I authorize KCERA to deduct \$4.00 per month from my pension benefit as an additional elective payment to REOKC. This deduction shall begin with my next pension payment.

*(Sign up for the luncheon payroll deduction and save \$1.00 per meal!)*

- REOKC Membership Dues**  
By checking this box, I authorize KCERA to deduct \$2.00 per month from my pension benefit as dues for my REOKC, Inc. membership and to pay that organization. This deduction shall begin with my next pension payment. I understand my authorization and REOKC membership are voluntary and may be revoked by me, in writing, at any time.

Name (print): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

*Detach form and send to:*

KCERA / 11125 River Run Blvd. / Bakersfield / 93311

## STOP DEDUCTION(S)

- Check box to stop your deduction for the luncheon.
- Check box to stop your deduction for REOKC membership dues.



Steve Acosta—KMC; Bonnie Anderson—Health; Linda Andrews—KMC; Susila Arasu—Child Support; Isabel Baldwin—Superior Court; Ann Batchelder—Emp. Trg. Resource; Michael Bean—Bldg. Inspection; Thomas Bedford—Public Defender; Alva Belknap—Human Serv.; Kathleen Boyer—Human Serv.; Ruth Brunt—Airports E. Fund; Darrell Buck—Fire; Jon Burkett—Human Serv.; Peter Burns—Human Services; Thomas Campbell—Roads; Leonard Caples—KMC; Sandra Castellon—Human Serv.; Mark Cerull—Sheriff; Daniel Clark—Fire; Vickie Cobble—Superior Crt.—Pearl Davis—KMC; Christine Denison—Mental Health; John Diffenbaugh—Fire; Evelyn Elliott—KMC; Charles Erickson—Parks & Rec.; Rosalind Esposito—KMC; Carrie Ewing—KMC; Wanda Formhals—KMC; Beatrice Fortner—Sheriff; Carole Frank—KMC; Kathryn Frost—Health; James Glaser—Fire; Mary Gonzalez—Child Support; John Gragg—Vet. Service; John Hayes—Fire; Gayle Henke—KMC; Carole Hensley—Fire; Javier Hernandez—Fire; Judy Hill—Superior Crt.; James Holt—Sheriff; Gary Ivey—Health; Kenneth Janson—KMC; Gary Jeske—Sheriff; Daniel Jimenez—Roads; Robert Johnson—Human Services; Nenita Kelly—Superior Crt.; Loren Lange—Fire; Debbie Lewis—Human Services; William Lewis—Sheriff; Jeanne Lilly—KMC; Charlene Mathis—Comm. Develop.; Georgeanna Matthews—Environ. Health; Jan McEwen—Assessor; Nora Mc Lellan—Human Services; Janice McMillan—Parks & Rec.; Cindy Meeks—Probation; Marie Moniz—KMC; Catherine Monsibais—Mental Health; Gail Montgomery—County Counsel; Sally Morrison—Fire; George Mudryk—Fire; Ronald Murotani—KMC; Richard Naus—Fire; Teresa Norman—CA Child. Services; Ophelia Orozco—Human Services; Ronald Parli—Probation; Sherry Paul—Health; Catherine Plank—Human Services; Rodney Pyle—Fire; Carolyn Ramsey—Human Services; David Ratliff—Parks & Rec.; Richard Reeder—Fire; Martha Rodriguez—Substance Abuse; Randolph Rodriguez—Human Services; Harold Rollins—Roads; Geoffrey Roofener—Fire; Brian Russom—Human Services;

# KERN COUNTY HISTORY



## EARLY ROADS

By **WALTER E. STEWART**

Contemplate standing on land in the very early 1800s where the future city of Bakersfield and Kern County were established. Visibility was unobstructed in the pristine air. Mountains looked close enough to touch. The night sky blazed with millions of sparkling stars sharing their heavenly domain with the Milky Way that has not been visible from Bakersfield for many years due to pollution. Our predecessors, living in the atmospheric purity of the 1800s, did not have it all that good when they traveled. The worst scenario had to be considered before venturing out on protracted trips. They had to confront untold and almost insurmountable obstacles requiring extensive preparation before traveling from the San Joaquin Valley into the mountains where many of the early settlements evolved. Destinations were accessible on primitive trails. Pioneers made their own trails where there were no roads. They had to take tools and spare wagon parts in anticipation of breakdowns. Camping paraphernalia was an imperative requirement. Travel was facilitated by stowing wagon contents in accordance with usage. Sufficient food and water had to be transported with other provisions to sustain themselves and their livestock for the duration of their journey. The number of nights camping along the trail, and amount of supplies required, (including foreseeable contingencies) were estimated by calculating the distance of the journey. Some mountains, canyons and unnavigable terrain forced travelers to backtrack and seek alternate routes, adding time and distance to their travel. In extreme circumstances, wagons had to be unloaded and/or disassembled and hauled in and out of, or over, otherwise insurmountable terrain. We owe gratitude to our ancestors whose sacrifices paved the way for our mobility today.

Let's advance from the early 1800s and look at how roads improved by the late 1800s. The Butterfield Overland mail (1859 to 1861) traveled on a trail that became a road from Fort Tejon through the Kern County Slough west of present day Lamont, including crossing over Gordon's Ferry. By 1864 a road connected the San Joaquin Valley with Walker Basin. Havilah (the first Kern County seat) became accessible by a road that dipped in and out of canyons and followed mountain ridges. A toll road wound around Greenhorn and Glennville, connecting Wofford Heights. Colonel Thomas Baker surveyed a road named Baker Grade in 1867. Baker Grade was also known as Baker Turnpike and Baker Toll Road. Havilah connected with Kern Island via Baker Road. The list of early Kern County roads is too long to mention in this writing.

Today we travel in the comfort of our automobiles on (for example) an eight lane divided freeway that zips us between Bakersfield and Los Angeles in a little over an hour. That trip, before automobiles and accompanying roads would have required camping by the roadside. Oh, but for the good old days!

### **NEW MEMBERS - CONTINUED FROM PAGE 4**

Salvador Salazar—Assessor; Mary Lou Santillan—KMC; Liane Schaffer—Mental Health; Craig Silver—KCERA; Angie Soto—Human Services; Sheryl Soule—KMC; Carolyn Southard—Mental Health Services; Marion Stewart—KMC; Larry Studer—Sheriff; Valerie Taylor—Sheriff; Richard Torrez—Fire; Randy Turnage—Fire; Sandra Unruh—Superior Court; Ruth Verduzco—Waste Mgmt Enterprise; Christina Vigil—Employers' Trg. Resource; Juanita West—Mental Health; Geoffrey Wilford - Fire; Gary Wilkinson—Bldg. Inspection; D. Williams-Jones—Human Services; Von Winslow—Probation; Agatha Yuen—Treasurer-Tax Collector; John Zaragoza - General Services

#### **Beneficiaries:**

Vivian Blanco—Parks & Recreation; Dolores Brooks—Aging & Adult Services; Dorothy Chapman—Health; John Hansen—Library; Frederick Skidmore—Sheriff; Lorraine Sneed—Human Services; Terry Stuebner—Inyokern Comm. Services; Verda Swaim—Parks & Recreation; Jeffery Volkens—District Attorney; Barbara Yeargan—Parks & Recreation; Janie Zuniga—Parks & Recreation

### **SUNSHINE COMMITTEE NOTICE**

**Please contact JOSIE DE LA TORRE at  
(661) 348-4222 \***

**if you know of any of our members who could  
use a get-well or sympathy card. Thank you!**

**\* Please make a note of this new number.**

### **UPCOMING PROGRAMS**

**March 8, 2011:**

Lisa Kimble, former broadcast journalist, will be presenting "A Life's Story", a unique way of memorializing a loved one.

**April 12, 2011:**

Sharon Goldsmith with the CSUB 60+ Club will be relating information about the program's services and activities.

**PLAN ON JOINING OLD AND NEW FRIENDS  
FOR FUN AND INFORMATION**



## HEALTHY NOTES

by Audrey Cochran, APRN, BC, CCCN

During “Willie” Sutton’s forty year criminal career he stole an estimated \$2 million, and eventually spent more than half his adult life in prison, according to Wikipedia. “Because that’s where the money is” supposedly he gave as the reason for robbing banks, when reporter Mitch Ohnstad asked him why he did that. Sutton said Olmstad made that up.

We’ll guess what; from “the greatest generation” to “baby boomers” we are looked at as a “bank” to be robbed by those who would solve budget problems by doing so. We have paid for our “entitlements” with money, which used to have ten times the value it has today, and find that redefined as a pejorative term, instead of something for which we paid in good faith.

To cite just one of many examples: the governor wants to close Adult Day Care centers which on average keep people out of nursing homes 18 months. This will force them into nursing homes for which state taxpayers will face fees of a couple thousand dollars a month. Private pay is around eight thousand, quickly exhausting the savings of most. Some of us in an effort to stay out of such facilities will pay family members, friends, or unskilled workers. The most common elder abuser is an unemployed grandchild with a hidden substance abuse problem. (My nursing practice consists of helping families avoid this by using reputable community resources.)

You are not safe in a facility even if you are somewhat independent. A group of senior service providers was shocked when one related an incident where an assisted living resident began to choke on some food, but when the fire department responded they asked to see the resuscitation preferences in the resident record. On seeing the “do not resuscitate” box checked, they refrained and the resident died. In California, staff of such residences are not allowed to do the Heimlich Maneuver, though most of us know how to do it and probably would use it even on a stranger.

We aren’t safe in hospitals either. As a member of the board of directors of the National Association of ProLife Nurses, I join in quarterly telephone conference calls to discuss our business and ethical concerns. Frequently I’ve heard reports of nurses and family members prevented from giving ice chips to a patient who is dying and complaining of thirst, but has checked Do Not Resuscitate in the older Durable Power of Attorney for Health Care or the newer form, POLST (Physician Orders for Life-Sustaining Treatment). Some families have had to go so far as to have their loved one moved to another hospital in order to get the care they deserved. Heart attack patients treated with hypothermia (chilling) are taken off the

respirator in 72 hours, based on 25 year old research so their organs can be harvested, but new research shows a third regain consciousness within seven days.

A CNN.com report in early 2010 asserted wasteful spending accounts for half of the \$2.2 trillion spent on the nation’s health care for which we are blamed. The California Nurses Association said our state’s largest health insurers denied an average of one in four claims during the first 3/4 of 2010. Pete Stark, then chair of the House Ways and Means Subcommittee on Health said during that same period insurers reported more than \$9.3 billion in profits.

So start writing protest letters to legislators, be careful which boxes you check in the POLST, and discuss your wishes with your doctor and the family members or friends to whom you give a copy. They all must have a copy in order to protect you.



### WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

Betty Barker—Fire  
Betty Blanco—Fire  
Wayne Chapman—Health  
Emily Coash—Health  
Mary Cortopassi—Human Services  
Ruth Davis—Kern Medical Center  
Dorothy Dawson—Assessor  
Norbert Driggers—Human Services  
Lola Evans—Kern Medical Center  
Charles Gereke—Sheriff  
Harvey Hoover—Fire  
Katherine Jones—Human Services  
Stanley McNutt—General Services  
William Morrison—Fire  
Tom Neal—Roads  
Kathryn Neville—Superintendent of Schools  
Norma Newton—Air Pollution Control District  
Mary Parker—Human Services  
Jerry Preston—Environ Health Services  
Bert Pruitt—Fire  
Oma Ryall—Supervisorial District  
Lucille Toschi—Probation  
Iris Williams—Human Services  
Dale Yeargan—Parks and Recreation  
Arthur Zuniga—Parks and Recreation

**NOTICE: The information presented in the TREND is believed to be from reliable sources. However, no responsibility is assumed by REOKC, the Editor, or the writers for inaccuracies in the articles published.**



## Are you ready to change to a Kern Federal Credit Union Platinum Visa®?

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Earn valuable CUREward Points on qualified purchases with your new VISA® card. CU Rewards is an exclusive and innovative benefit of the Kern FCU Platinum VISA® card. Great merchandise, travel options, and gift certificates are the many choices you have when redeeming your CUREwards Points.

Start enjoying the benefits of a Platinum VISA® card today. Contact us at **661.327.9461** or visit us online at **www.kernfcu.org**. We'll do the rest!

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Retired Employees of Kern County  
P.O. Box 2592  
Bakersfield, CA 93303

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March/April 2011  
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Official Newsletter of  
The Retired Employees of Kern County Inc.

**March Luncheon Reservation**

**March 8th, 2011** - 11:30 to noon, Veterans' Hall **400 NORRIS ROAD.** If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to **REOKC**, together with a stamped, self-addressed envelope to Brenda Preston, 5817 Lenz Court, Bakersfield, CA 93307-5579. Deadline for reservations is the Wednesday prior to the luncheon (03/02/11). Phone reservations are not accepted. You may cancel your reservations by calling Brenda at (661) 835-0294 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00)\_\_\_\_\_ Spouse (\$5.00)\_\_\_\_\_

Guest (\$8.00)\_\_\_\_\_ Total tickets\_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_

**April Luncheon Reservation**

**April 12th, 2011** -11:30 to noon, Veterans' Hall, **400 NORRIS ROAD.** If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to **REOKC**, together with a stamped, self-addressed envelope to Brenda Preston, 5817 Lenz Court, Bakersfield, CA 93307-5579. Deadline for reservations is the Wednesday prior to the luncheon (04/06/11). Phone reservations are not accepted. You may cancel your reservations by calling Brenda at (661) 835-0294 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00)\_\_\_\_\_ Spouse(\$5.00)\_\_\_\_\_

Guest (\$8.00)\_\_\_\_\_ Total tickets\_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_