



# T R E N D

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

Volume MMXIV-V

**SEPTEMBER & OCTOBER 2014**

[www.reokc.org](http://www.reokc.org)

Phil Franey, President (661)872-4530

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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.*

We hope everyone that attended the July BBQ Luncheon enjoyed the food, health fair, and farmers' market. The health fair participants were provided with health information and various health screenings from Kaiser, Liberty Dental, San Joaquin Hospital/Adventist Health, VSP (vision) - coordinated by Steve Pettee (our supplemental benefit provider with Pacific Group Agencies, Inc.), and Eric Barthel (our health care consultant with Hub International). We thank all the participants and mostly the health service providers for their time and valuable services. This year we also offered a farmers' market that was well received by those who attended. Thanks to Jeanne Berkshire and her committee for another successful health fair.

During our August Luncheon attendees heard presentations explaining senior education and activity programs. Bob Allison represented the Levan Institute for Life Long Learning of Bakersfield College. Classes are offered in the Fall and Spring with more than 50 classes being offered this Fall. Classes cover personal finance, golf, computers, photography, Zumba, fishing, Tai Chi, and many other courses of interest. For more information you may access [www.bakersfieldcollege.edu/levaninstitute](http://www.bakersfieldcollege.edu/levaninstitute) or call [661-395-4431](tel:661-395-4431) Ted Murphy represented the 60+ Club at CSUB. The 60+ Club offers meetings of various interests such as reading groups, classics revisited, coffee with the professor, dinner club, lunch club, art, sing-a-long, travel, and many more activities. For more information you may access [60plus@csub.edu](mailto:60plus@csub.edu) or call [661-654-3211](tel:661-654-3211).

Julie Salazar-Garcia (our travel consultant with The Cruise Port) and Susan Leedy (our Kern County Deferred Compensation Program enrollment counselor with Great-West Retirement Services) not only attended our August meeting, but attend many of our other meetings to assist our members in important information concerning the services they offer.

According to the Retired Employees' Association of California newsletter, "*Ventura County Superior Court Judge Kent Kellegrew has ordered the removal of the ballot measure, saying it would be a "waste of public resources."* Judge Kellegrew also stated that putting this measure before voters would have been an enormous waste of taxpayer money because it only would have been ruled unlawful. **The ruling is a victory for everyone who believes in a secure retirement for public employees.**" The proposed ballot measure was a well funded effort by local and outside special interests to circumvent the 1937 Act [the same law KCERA operates under] of Ventura County Retirement System's defined benefit program to a defined contribution program (such as a 457K or 401K) for new employees.

Just a reminder - seniors are always prime targets of con artist and other criminal predators. One of the more common risks is identity theft by the use of phishing. Phishing is the use of fake emails that link you to fraudulent websites and ask you for personal data. Some of the websites look close to the real ones except for a few details. Another area of risk may be the transferring of financial and other personal data using Wi-Fi (wireless fidelity - use of wireless communication). Obviously, avoid the use of less secure electronic devices and networks. Lastly, always be wary of celebrity endorsements of financial products - annuities, long-term care, reverse mortgages, and other such products and services. As a matter of fact and according to The Wall Street Journal, reverse mortgage defaults continue to increase as many homeowners are unable to pay charges such as property tax and homeowner insurance. Of the almost 600,000 reverse mortgages outstanding, 9.8% are currently delinquent, up from 8% in 2011. Take extreme care with all your financial affairs and deal with people and devices you truly know and trust - whether by internet, mail, telephone, or in person.

Before our next issue of the TREND, information on health benefits will be sent to all retirees by the Kern County Administrative Office Health Benefits Division.

(President's Message continued on Page 2)

# KCERA Retirement Board

By

Phil Franey, KCERA Retiree Trustee

***“A retirement system board’s duty to the system’s participants and their beneficiaries shall take precedence over any other duty” (Section 17(b) of Article XVI of the California Constitution).***

As I stated in my last article, various attempts have been executed to try and hijack the Supplement Retiree Benefit Reserve (SRBR) **unallocated vested funds**. Deliberately delaying the apportionment of unallocated vested funds for increased benefits and complaining about the increasing fund balance, seems to be another questionable abuse of the public trust. A letter was recently sent to Michael Turnipseed, Kern County Employees Retirement Association (KCERA) Board Chairman. The letter was signed and sent by representatives of Kern County Employees bargaining groups and REOKC to the KCERA Board and copied to the Board of Supervisors. The intent of this letter was to request the KCERA Board perform its fiduciary duty and assign SRBR unallocated funds. According to years of numerous legal opinions, SRBR funds are vested by law and the KCERA Board is mandated by law to allocate those funds solely for the benefit of current and future retirees and beneficiaries. There is no legal or fiduciary reason for the KCERA Board to avoid the assignment of unallocated SRBR funds to the detriment of the membership. With the exception of the 2005 authorized death benefit increase, no action has been taken for more than 10 years. This letter was referred to the KCERA Finance Committee (Committee) on June 26, reviewed, and then sent for an actuarial study with a subsequent report to be submitted to the Committee. The Committee will then decide on a recommendation to the KCERA Board. We will keep you apprised of this matter and hope you attend the Committee and Board meetings on this matter.

At the July KCERA Board Meeting, Segal Consulting, KCERA’s Actuary, recently concluded the Actuarial Study and Triennial Experience Study for the retirement fund. As mentioned in one of the studies, the Actuary stated: *The use of realistic actuarial assumptions is important to maintain adequate funding, while fulfilling benefit commitments to participants already retired and to those near retirement. The actuarial assumptions do not determine the “actual cost” of the plan. The actual cost is determined solely by the benefits and administrative expenses paid out, offset by investment income received. However, it is desirable to estimate as closely as possible what the actual cost will be so as to permit an orderly method for setting aside contributions today to provide benefits in the future, and to maintain equity among generations of participants and taxpayers.* The Actuary also recommended: *Reduce the current investment return assumption from 7.75% per annum to 7.50%*

*per annum. We further recommend changing to an explicit treatment of administrative expenses in the selection of an investment return assumption for use both in funding and in financial reporting required by the Governmental Accounting Standards Board (GASB).*

After advice by Segal Consulting and deliberation by the Finance Committee, a recommendation to reduce the assumption rate from 7.75% to 7.5% was sent to the KCERA Board. The KCERA Board made the prudent decision to approve the recommendations by Segal Consulting. This action will require a slight increase in sponsor contribution rates, while maintaining the necessary funding of benefits for current and future retirees.

All members are encouraged to attend Retirement Board Meetings on the second Wednesday of each month.

## PRESIDENT’S MESSAGE continued from page 1

Please read the information carefully and if you have any questions use the contacts that are indicated on the mailed publication. During our October luncheon we will try to have a representative of the Health Benefits Division present current health information. You may access more health information at the Health Benefits Division website: [www.KernCountyHealthBenefits.com](http://www.KernCountyHealthBenefits.com).

Retiree health insurance is administered by the County Administrative Office - Health Benefits Division, **not the Kern County Employees Retirement Association (KCERA)**. Your REOKC Board also is scheduling the mailing of enrollment information for the Pacific Group Agencies, Inc. (PGAI) Supplemental Benefits Program. **This is a separate program from that of the County’s health insurance benefit program.** The PGAI Supplemental Benefits Program is a program endorsed by REOKC to offer additional benefits, such as legal services and other insurances to include: dental insurance, vision, pet, and accident/travel. **The Supplemental Benefits Program is administered by the Pacific Group Agencies, Inc., not KCERA.** Current enrollment in PGAI various programs is more than 1,600 retirees and beneficiaries.

If you live in the City of Bakersfield, are over 65, own and occupy your residence, and have paid your property tax, then you may be eligible for the Bakersfield Garbage Senior Rebate Program. For those interested, call the Public Works Solid Waste Division at (661) 326-3114 or contact website <http://www.bakersfieldcity.us/cityservices/pubwrks/solidwaste/>.

Don’t forget our next luncheon will be on September 9 with serving by table number beginning at 11:30 A.M. The general meeting will begin at 12:00 Noon.

***Most folks are as happy as they make up their minds to be.***

- [Abraham Lincoln](#)



Loren Belardes, pictured above with his parents, Amy and Thomas, received one of the 2014 scholarships awarded by REOKC. His Grandparents, Amy and John De Mario are both members of REOKC. Loren attended South High School and plans to attend Cornell University majoring in Industrial and Labor Relations or Psychology. Good luck, Loren, with all your future endeavors!

**Host/Hostess Project**

During the month of June 2014, 31 volunteers worked 94 hours assisting 1,045 visitors at the County Administrative Building.

During the month of July 2014, 37 volunteers worked 113 hours assisting 978 visitors at the County Administrative Building.

*Since 1992 our volunteers have worked over 26,800 hours assisting more than 329,000 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.

**SUNSHINE COMMITTEE NOTICE**

If you know of any of our members who could use a get-well or sympathy card, please contact **JOSIE DE LA TORRE** at (661) 348-4222

Thank you!

**TRAVEL TIPS!**

**UPCOMING TRIPS:**

**CHUKCHANSI CASINO TRIP**

Tuesday, October 7, 2014 (\$15.00) 8:00 a.m. –7:00 p.m.

**REFLECTIONS OF ITALY—10 DAYS**

March 18—27, 2015

**WEST MEDITERRANEAN CRUISE—7 DAYS**

June 7—14, 2015

**ALASKA CRUISE—7 DAYS**

June 19—26, 2015

Call **Julie** at **The CruisePort** (661 324-6910) with any questions or to make reservations.



September 9 REOKC Board Meeting 10:00 am  
Norris Road Veterans' Hall

September 9 REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
Norris Road Veterans' Hall

September 10 KCERA Board Meeting:  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

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October 8 KCERA Board Meeting:  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

October 14 REOKC Board Meeting 10:00 am  
Norris Road Veterans' Hall

October 14 REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
Norris Road Veterans' Hall

**UPCOMING REOKC PROGRAMS**

**September 9, 2014:**

**Holly VonderHaar** with Kaiser Permanente will be speaking on the importance of a Living Will and other Advance Directives.

**October 14, 2014:**

**Maria Harlan** with Kaiser Permanente will present a workshop on general Medicare information.

**Stella Sanchez** with GEMCare will be presenting more details with Medicare 101.

**LUNCHEON MENUS**

**September 9th, 2014**

Spaghetti  
Peas and Carrots  
Santa Maria Salad  
Rolls—Apple Cobbler  
Iced Tea, Coffee, Water



**October 14th, 2014**

Individual Pot Roast  
Rice Pilaf—Mixed Vegetables  
Chef's Green Salad  
Lemon Cake—Rolls  
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 REOKC.

- 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 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 \_\_\_\_\_

Email (optional) \_\_\_\_\_

Social Security # \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

*Clip out completed form and send to:*

**REOKC / PO Box 2592 / Bakersfield, CA / 93303**

### STOP DEDUCTION(S)

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



**ANIMAL CONTROL:** Amalia N. Holguin

**ASSESSOR:** Julie Hayden

**AUDITOR'S OFFICE:** Lilia Albright

**COURT SERVICES:** Martha Castorena

**DISTRICT ATTORNEY:** Helen B. Coy

**EMPLOYERS' TRG. RESOURCE:** Christine Gallardo

**ENG. SURV. & PERMIT SVS:** Robert A. Fenwick

**FIRE:** David Goodell

**HUMAN SERVICES:** Janet Diane Beaver; Elizabeth Davis; Fredda Farley; Carl A. Guilford, Jr.; Eric Warnock

**INFO. TECH. SERVICES:** Alice L. Drake

**KERN MEDICAL CENTER:** Michael Espitia;

Mitchell Faris

**PROBATION:** Todd Elliott; Maria Garza

**PUBLIC HEALTH:** David W. Laurence

**ROADS:** Donna Magee

**SHERIFF:** Patricia M. Brady; Gene Dewayne Tassey

### 2014 SCHOLARSHIP



Above, Joellen Gutierrez, recipient of one of the 2014 REOKC scholarships, is pictured with her Grandparents: Luce and Fred Gutierrez (REOKC member). Joellen attended Centennial High School and plans to attend University of California Santa Cruz, majoring in Neuroscience. We certainly wish Joellen all the best in achieving her goals in life and in the Neuroscience field.

### IMPORTANT REMINDER

As an ongoing effort to save publishing and mailing costs, all of our 4,800 plus members are encouraged to request placement on REOKC's email list. Contact: Mary Lou Bennett at [mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net) to receive timely notices concerning important retirement matters as well as the TREND newsletter bimonthly.

## KERN COUNTY HISTORY



### WHAT WILL A DOLLAR BUY?

By **WALTER E. STEWART**

If you were living at the beginning of the 1900s and had the income of today, you would be rich. Pennies bought what dollars buy today. I have a 1902 Sears, Robuck catalogue. Prices in the 112 year old catalogue illustrate how inflation has skyrocketed. Here is a random selection of items from the thousands of commodities illustrated in the catalogue.

Few people had automobiles at the turn of the century. Grandma and Grandpa traveled in horse drawn buggies. A "Luxury Canopy Top, Double Seated Buggy" in the 1902 Sears, Robuck catalogue was priced \$30.85. Grandma wore a corset. She could buy a "Bias Corded, Straight Front, Perfect Fitting, Erect Form Corset" priced from \$.50 to \$1.33. A "Five-Hook Summer Corset with Good Net" was \$.39.

Bicycles were an expensive means of transportation. Bicycles ranged from \$8.50 to \$15.75.

Men's nickel plated pocket watches were \$.95. For the well-to-do shopper, a luxurious 17 jeweled Elgin pocket watch sold for \$16.00. That well-to-do shopper could purchase a 10-Karat gold watch chain for \$6.85. A 26-piece silverware set cost \$4.95.

Students learned to play music on \$2.45 violins. Professionals played on \$50.00 violins. An upright parlor grand piano cost a prodigious \$98.50.

For hunters and skeet shooters, 112 years ago, a double barrel shotgun cost \$10.40. Hand guns were priced from \$2.95 to \$22.00. Men mowed their lawns with \$2.95 lawn mowers. Ladies sewed on \$10.45 sewing machines.

Encyclopedias were cost prohibitive. A set of encyclopedias cost \$50.00. Typewriters were advertised as "Visible Writing Machines and cost \$22.50. People wrote with fountain pens, dipped in ink wells. A 16-Karat gold pen with pearl handle cost \$2.20. You could purchase Sears, Robuck's best roll top desk for \$19.95.

Numismatists today seek coins minted during the early part of the 1900s which are worth far more than face value. Some coins of that era are worth hundreds of dollars. Last month a man went to his doctor and said, "Doc, a month ago I swallowed a 1902 quarter, can you operate on me and get it out?" The doctor said, "You swallowed it last month and didn't come in until today?" The man replied, "Well, I didn't need the money till now."



### Change of Address Form

If your address has changed, in order to receive the TREND newsletter and other important notices from REOKC, you must complete this form and send it to REOKC, PO Box 2592, Bakersfield, CA 93303:

Name \_\_\_\_\_

(*print*)

NEW Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

OLD Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Signature \_\_\_\_\_

### REOKC USEFUL CONTACTS

#### **KCERA Administration 661-381-7700**

**www.KCERA.org**

- Retirement Check
- Withholding Forms
- Beneficiary Change
- Address Change (& REOKC) \*
- Retirement Board Meetings

#### **Retiree Health Benefits 661-868-3182**

- County – Health Insurance Div.

#### **REOKC Endorsed Insurance and Other Supplemental Benefits**

- Pacific Group Agencies, Inc.  
1-800-817-8838  
1-800-511-9065

#### **REOKC Other Related Services**

- **Trend Editor**
- **Host/Hostess - Volunteer Program**
- **Membership**
- **Address/Email Change \***
- **Scholarship Program**

Mary Lou Bennett 661-871-5270

[mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net)

- **Luncheon Reservations**

Brenda Preston 661-835-0294

- **Sunshine (Cards of Expression)**

Josie De La Torre 661-348-4222

#### **KCERA Board Retiree Member**

- Phil Franey –  
[franeyp@bak.rr.com](mailto:franeyp@bak.rr.com)
- Alternate—John De Mario  
[jjdmario@aol.com](mailto:jjdmario@aol.com)



**HEALTHY NOTES**

**LADDERS**

**By Audrey Cochran, APRN, BC, CCCN**

I've climbed my last ladder – my whole family insists and I agree with them. Exasperated that my favorite printer quit and figuring the original box should be used to transport it to the repair shop in Los Angeles, on a Saturday afternoon last month I climbed a ladder to get the box down from the storage platform in the garage, but another box was jammed inside. As I was struggling to separate them the ladder started to fall over, I dropped the boxes, and remembering what had been drilled into my brain when taking a jujitsu class with my sons forty years ago, I stretched out as I landed on the hard garage floor. That dispersed the impact along the length of my body. I put a wrist elastic brace on my painful wrist, and found one for my knee in the same easy to reach drawer where they are kept. Then, hobbling over to the closet I extracted the walker my late husband used after his hip surgery – never give those things away as you never know when you or a family member might need them and Medicare limits the number of pieces of “durable medical equipment” for which they will pay.

By Monday when my son took me to my orthopedist for x-rays, I was no longer using the wrist elastic and had graduated from the walker to a quad cane, which I used off and on for another couple of weeks. But 4 weeks later I still haven't returned to swimming, and have to favor that knee when kneeling while gardening. I've been to my massage therapist every two weeks, chiropractor 3 times, and for foot reflexology massages several times all of which helps. Slathering Arnica cream, a homeopathic anti-inflammatory substance also helps, and smells better than Tiger Balm.

When the printer repair place opened the box with my printer, he phoned to say ink had gotten into the electronic connections and it couldn't be repaired. The clerk at Fed-Ex, had insisted on using their box instead of the original one for which I had foolishly risked life and limb. She laconically tipped the printer over again and again as she was encasing it with bubble wrap, which is why the ink had run into places it ordinarily would not have traveled. I've filed a claim with Fed-Ex for the declared value of the printer and the shipping charges, but so far they have only given promises of reimbursement.

The moral of the story is, remember printers are cheap but they get you on the ink, so don't bother trying to repair them. That's just like when we were younger and cameras were cheap because they made up for it as we

bought rolls and rolls of expensive film. And certainly don't risk life and limb trying to save a few dollars, or you may spend thousands on hospital and medical bills for broken hips or shoulders, or die from a broken neck. And if you've reached a certain age, stay off ladders.

**“YESTERDAY IS HISTORY, TOMORROW IS A MYSTERY, AND TODAY IS A GIFT; THAT'S WHY THEY CALL IT THE PRESENT.”**

**- ELEANOR ROOSEVELT-**



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

- Thomas Albright—Auditor
- Betty B. Blake—County Clerk
- Phyllis Bryant—Human Services
- Virginia Clark—Westside Rec. & Park
- Clifford Coy—District Attorney
- Donald Crider—Kern Medical Center
- Larry Drake—Info. Tech. Services
- Laurene Hedrick—General Services
- William Helt—Sheriff
- Earl Kirschenman—Roads
- Charles Manuel—Sheriff
- Joseph Mieloszyk—General Services
- Betty Neville—Assessor
- Wetona Olson—Public Health
- Felix Ramirez—Communications
- Edgar Ridgeway—Human Services
- Marie Schellenberg—Courts
- Helen Sidner—General Services
- Clivette J. Simmons—Board of Supervisors
- Matthew F. Smith—Kern Medical Center
- Karen E. Tassej—Sheriff
- Bernice E. Thurber—General Services



**Notice:** The surviving spouse of a retired Kern County Employee is eligible for REOKC membership, which includes all the benefits which were available to the retiree. Just complete the Payroll Deduction Form on Page 4 and mail it to:

**REOKC, PO Box 2592, Bakersfield, CA 93303**

**NOTICE: All views and opinions expressed in the TREND are solely the representation of each writer. REOKC's only intention is to fairly inform our membership. The information presented in the TREND is believed to be from reliable sources. REOKC does not sell or disclose information about our members to third parties.**

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IMPROVEMENT  
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AND MORE



## SATURDAY, SEPT 13

CORNER OF TRUXTUN & H STREETS • 9:00 AM TO NOON

**FOR MORE INFORMATION CALL 661.327.9461.**

Sponsored by Kern Federal Credit Union and The Bakersfield Recreation and Parks Department



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

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**September & October 2014  
Time Dated Material**

**Official Newsletter of  
The Retired Employees of Kern County Inc.**

**September Luncheon Reservation**

**September 9th, 2014**—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 **REOKC, PO Box 40801, Bakersfield, CA 93384-0801**. Deadline for reservations is the Wednesday prior to the luncheon (09/03/14). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00) \_\_\_\_\_ Spouse (\$5.00) \_\_\_\_\_  
Member's Phone No. (required) \_\_\_\_\_ Email \_\_\_\_\_  
Guest (\$8.00) \_\_\_\_\_ Total tickets \_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_

**October Luncheon Reservation**

**October 14th, 2014**—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 **REOKC, PO Box 40801, Bakersfield, CA 93384-0801**. Deadline for reservations is the Wednesday prior to the luncheon (10/08/14). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

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Member's Phone No. (required) \_\_\_\_\_ Email \_\_\_\_\_  
Guest (\$8.00) \_\_\_\_\_ Total tickets \_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_