

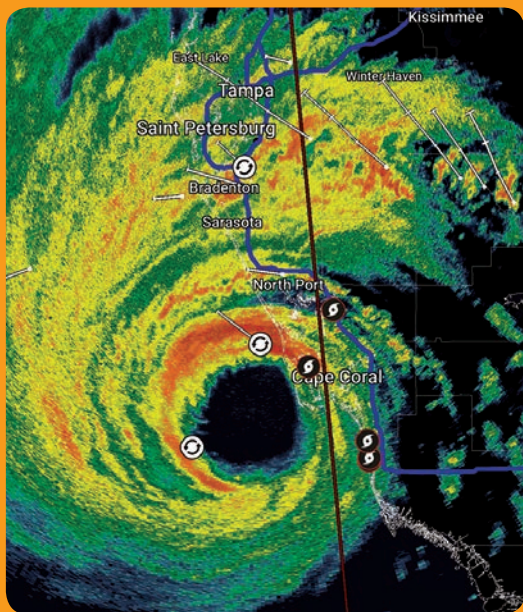
# FLORIDA ROOFING NEWS

Andrews  
Roofing  
Over 30 Yrs  
IS YOUR ROOFING  
MATERIAL OBSOLETE  
Florida Building  
Code 2020

New Senate Bill 76 & D2

## Insurance Reform

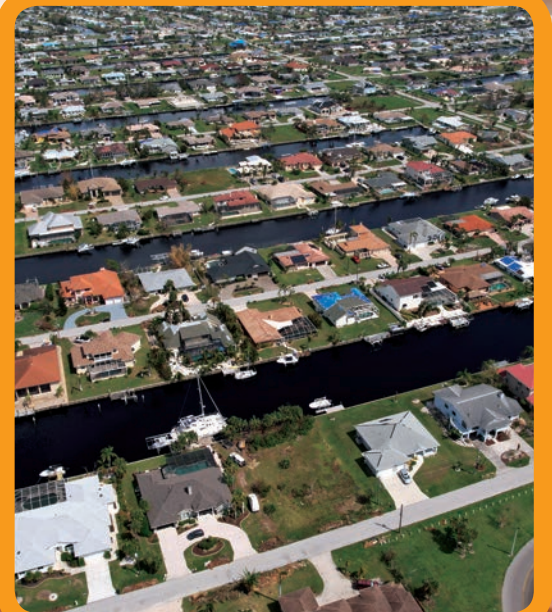
For Attorneys, Roofers & Public Adjusters pg.1



Category 4 Hurricane Ian brings  
damaging winds to SW Florida



Another Quality Tile Roof Completed  
by Andrews Roofing LLC



Roof damage across Collier, Lee,  
Charlotte and SW Florida Counties

**Pioneer/Entegra/Hanson/Lifetile/Westile/  
Gory/Currier/Monier/Monray/Wallin/Bender/  
Duntex/Vanguard**, the list of a few obsolete roofing tile pg 2

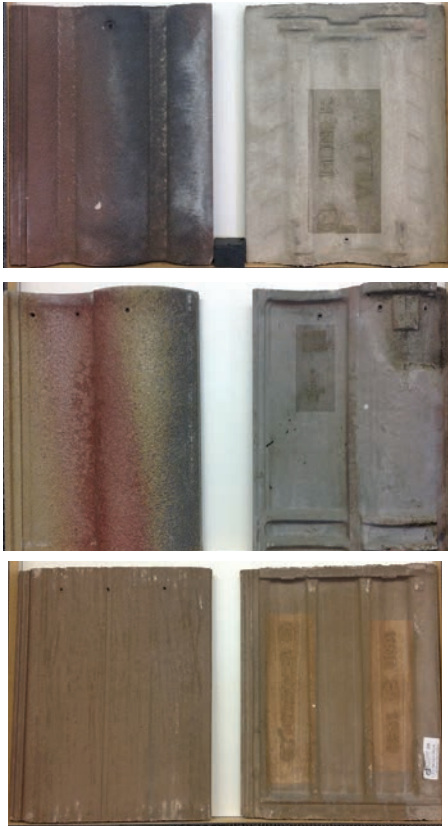
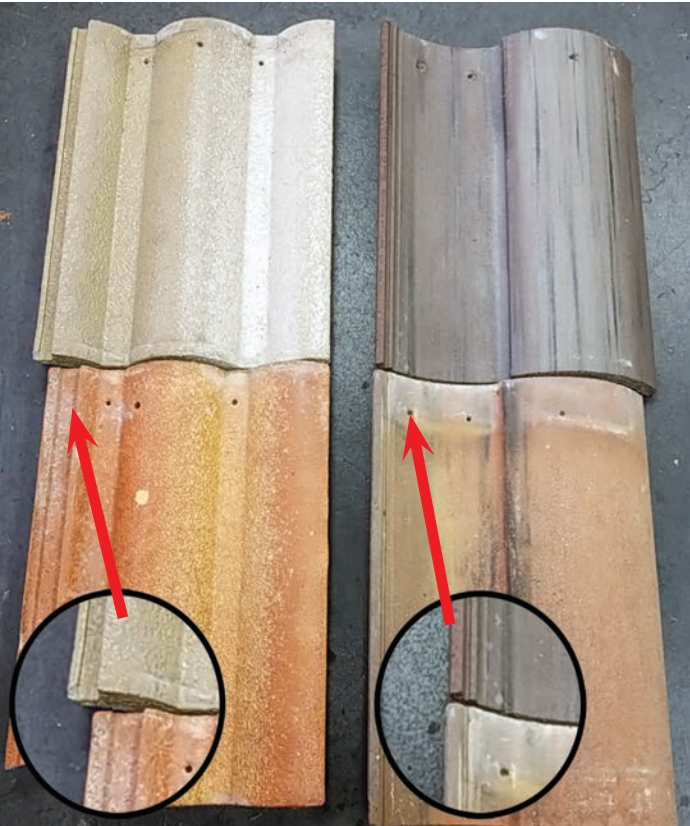
# Building Code Rule! How You Can Benefit

**“Not more than 50% of the total roof area or roof section of any existing building or structure shall be repaired, replaced or recovered in any 12 month period unless the entire roofing system or roof section conforms to requirements of this code.”**

**Definition a roof section:**  
“A separating or division of a roof area by existing expansion joints, parapet walls, flashing (excluding valley), difference of elevation (excluding hips and ridges), roof type or legal description; not including the roof area required for a proper tie-off with an existing system.”

According to this statement, the two different sides of sloping roofs will be considered as a single section.

An additional issue you as a homeowner or business owner my face. If your property tax appraisal is 300,000 or more and you home was built after 2005 you shall pay up to 15% of the roof cost to bring your home up to current roof to eave mitigation. WHO PAYS FOR THIS?



The following roof tiles are obsolete and do not interlock with the available roof tiles today. If you look close the tile locks, and size are very different. This does not allow for proper repair. Identifying marks on the back of each tile may include Pioneer, Currier, Entegra, Wallin, P, Bender, Hanson and many clay roofing tiles. Roofs built before 2002.

## Building Code Requirements For ReRoofs



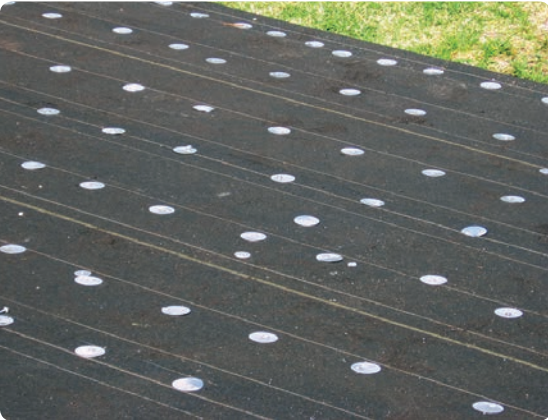
A license CGC, CRC, or CBC contractor has to sign off on eave mitigation.



Re-nail decking at edges and support beams with proper nails



Install secondary water barrier with 4” strips or solid barrier



Secure felt with proper tags and ringshank fasteners at proper spacing

## Obvious Signs Your Property Has Wind Damage

You can’t always see the the damage from the ground. Have your roof inspected



Tile Displaced and Damaged by Wind Borne Debris. Your tile may be discontinued. What to do?



Straight Line winds can strip the roofing surface of it’s protective coating and lift the whole system



Wind pressure can cause shingles to lift and dirt migrate under shingle to prevent them from resealing



Shingle tabs have been lifted, bent and torn from the shingles due to high winds

## Andrews Roofing Sales Representatives Take Time With Customers To Explain The Full Process, Quality, Type of Material & How to Identify Storm Damage

Chris Hill, General Manager for Andrews Roofing agrees that roofing companies are very busy when the calls start coming in from different areas of the damaged areas. However, Hill states that the reps at Andrews Roofing are trained to take the time to make sure the homeowner understands the full process. There are many types of roofing materials. Different weights and years of warrant are a huge factor in choosing the type of material to put on your home.

Hill refers to a few important factors for the property owners to check.  
1. Your roof might not appear damaged. Many times big problems can occur with a roof that seemingly has insignificant signs of damage.  
2. Andrews will thoroughly inspect your roof looking for such signs as hidden bruises, broken tabs, broken seals and excessive granular loss which will show up in time.

3. Andrews experts evaluate the condition of your roof and give you an explanation of how and why these conditions occur.  
4. Take pictures of debris on your roof, leaks, and damaged property.  
6. If you material is obsolete your roof may have to be replaced.  
7. If the decking is damage or saturated with water.  
8. If the shingle has lifted and laid

back down and doesn’t reseal.  
9. If you have a flat roof and the insulation your roof is attached is wet.  
10. Take advantage of the fact that your neighbors were paid for new roofs.  
12. Make sure you don’t settle for less.  
13. Have the contractor complete a storm damage inspection report.  
14. If the work is over \$2500 you

will need to sign a Notice of Commencement (NOC) that has to be notarized and filed with the county before a permit can be pulled for the work to be performed.  
15. Your job will have several inspections. Deck inspection, Drip edge, felt tin tag, for proper nailing. An in progress for correct alignment and nailing, and a final inspection.  
16. After the final inspection and you pay your contractor in full, make sure they release the Notice of Commencement (NOC).

### NOTICE Section 489.147(1)(a), Florida Statutes

1. The consumer is responsible for payment of any insurance deductible; 2. It is insurance fraud punishable as a felony of the third degree for a contractor to knowingly or willfully, and with intent to injure, defraud, or deceive, pay, waive, or rebate all or part of an insurance deductible applicable to payment to the contractor for repairs to a property covered by a property insurance policy; AND 3. It is insurance fraud punishable as a felony of the third degree to intentionally file an insurance claim containing any false, incomplete, or misleading information.

As a contractor, what I am prohibited from doing?  
Section 489.147, Florida Statutes, prohibits contractors from directly or indirectly:  
• Soliciting residential property owners through prohibited advertisements.  
• Offering the residential property owner items of value to perform a roof inspection or file an insurance claim;  
• Offering or receive any items of value when property insurance proceeds are payable;  
• Engaging in unlicensed public adjusting; and  
• Providing an authorization agreement to the insured without providing a good faith estimate

## Hiring an unlicensed contractor can be DISASTROUS.



Unlicensed activity is against the law. Verify licenses at [www.myfloridalicense.com](http://www.myfloridalicense.com)

DBPR Licenses  
850.487.1395  
[www.myfloridalicense.com](http://www.myfloridalicense.com)

Better Business Bureau Florida Attorney General  
407.621.3300  
[www.bbb.org/central-florida](http://www.bbb.org/central-florida)

866.966.7226  
[www.myfloridalegal.com](http://www.myfloridalegal.com)



Ask Andrews Roofing - Does My Roof Meet the Current Building, Codes - Ask Your Agent - Do You Have Law & Ordinance Coverage



Andrews Roofing LLC installing a 3 ply modified roofing system, Proper installation consist of using proper fasteners, drainage, insulation and ventilation are the key success of a flat roofing system



Andrew Roofing LLC installing a flat concrete tile roofing system, Proper installation consist of using proper fasteners, underlayment, batten boards where required, and proper mortar.



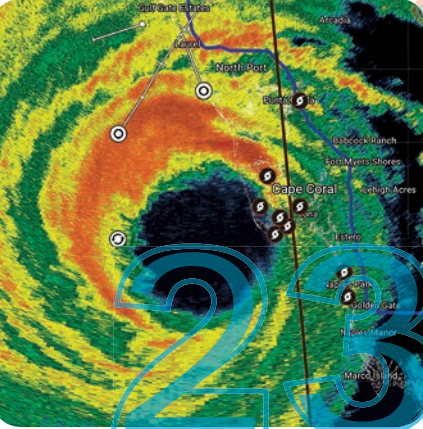
Key success of all roofing system, is using properly trained roofers, preparing the decking, base felt, proper fasteners and spacing, proper exposure, and proper ventilation.



Chris Hill sales manager of Andrews Roofing has been selected to be an insurance appraiser for various insurance companies over the past 25 years. Chris has 29 years of experience in the construction mitigation field. Chris personally trains all of Andrews's staff on how to identify and evaluate damage to roofs, siding and other areas of your property.

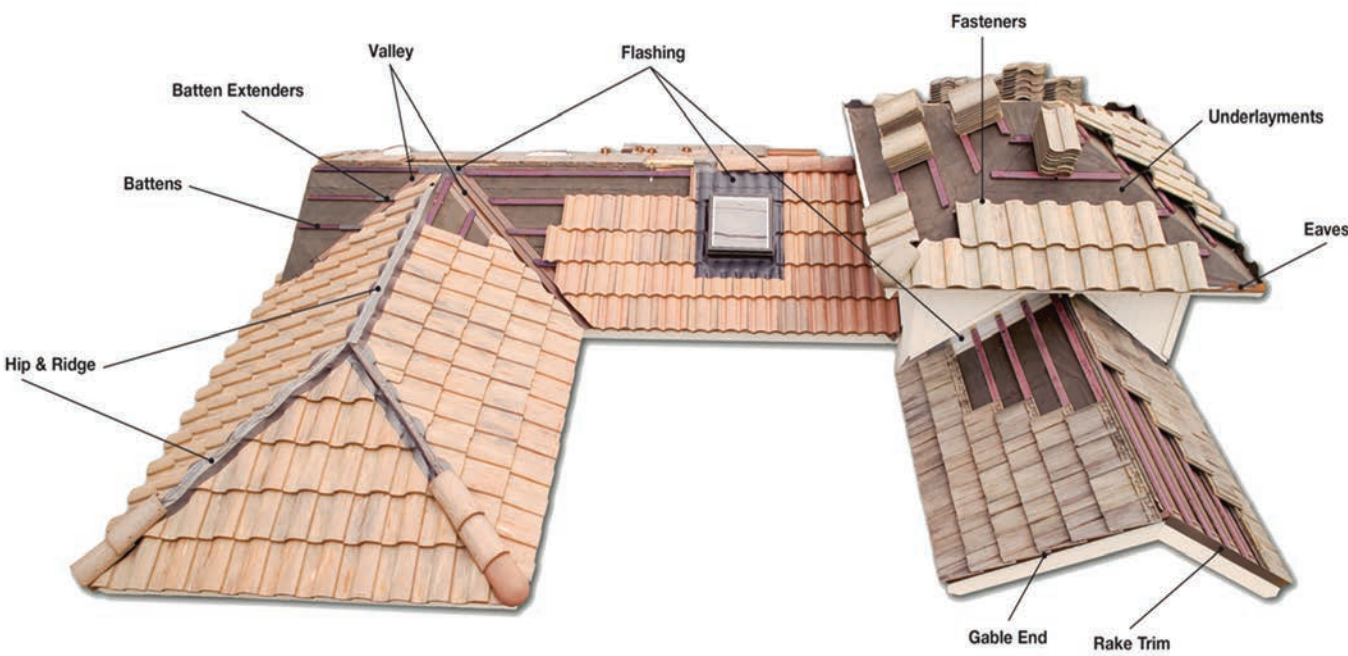


Bruce Hollingsworth, president of Andrews Roofing LLC. and publisher of Florida Roofing News, is pictured with his wife, Charlene. Bruce has been in the roofing and construction business for over 41 years. Bruce has held a Certified Florida contractors roofing license since 1992. License number CCC056692 Bruce now is a Certified Building Contractor CRC1332848. Mr. Hollingsworth has operated Andrews Roofing since he started his company in 1992. Bruce has thousands of references from the Florida Keys to Pensacola, Tampa, Naples, Miami, Ft. Lauderdale, West Palm Beach to Melbourne Florida. When questioning about a company and its credibility, Bruce represents every aspect of the credentials a property owner should seek from a contractor. Bruce is highly recommended throughout Florida, and can prove it with previous permits under his name, not some unknown qualifier who has just passed a test..



Hurricane Force Winds Hit the Florida Coast-line at 12:34 pm. These winds may have damaged your roof. if they were built before 2004.

Identifying Tile Parts



Identifying Roofing Parts



Another quality tile job By Andrews Roofing serving Florida since 1992. If you check Andrews Roofing License you will see it is CCC 056692 look at the new license numbers they are in the Millions

According to the Consumer Information Guide

It is crucial that you understand your rights to protect your most valuable asset..."Your Home".

How do you know if you have damage?

Do you have roofs being put on in your neighborhood? Do you see roofing signs in yards or have you received a flier, door hanger, or had a telemarketer call you? If you answered yes to any of these questions, you might have damage. It is probably worth your time to have it checked out by a trained professional, be it a roofing contractor or a home inspector.

My roof is not leaking so why should I have it replaced?

If you have damage, you should replace your roof as soon

as possible. Just because your roof doesn't leak immediately doesn't mean it will not 6 months from now. The damage might not be as apparent now as it will be in six months. The damage being exposed to the elements of the harsh weather will accelerate the deterioration of your roof system.

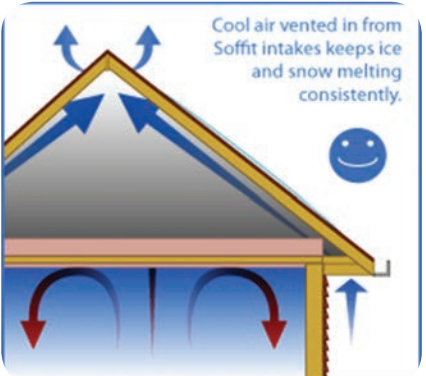
Do I get to pick my contractor?

Yes! You can choose the contractor of your choice, but choose a contractor based on quality not price. Some companies are higher and some are cheaper. It is a good practice to get three bids to compare the scope of what they are doing and putting on your roof.

In today's society you get what

you pay for. Your home is a large investment. Your roof protects your whole house and everything in it including your family. Look at it from this perspective. You find out that you have to have brain surgery. Choose a roofing contractor in the same capacity as you would a brain surgeon. Also, did you know it is a crime to defraud the insurance company. Some contractors will have you send in a bid higher than what you are to pay and that is insurance fraud, you could be punished by 2-10 years in prison and a fine up to \$5000.00? Is it worth it to take a chance to make a couple of hundred or even, a thousand dollars and possibly get caught and face the embarrassment?

Ventilation



According to the American Society of Heating, Refrigeration & Air Conditioning, (ASHRAE) safety is the main factor in making sure your ventilation is correct in your home.

When your roof is replaced, vent joints can be pulled apart during the removal of your roof, which could release toxic fumes into your home. ALWAYS have someone get in your attic and check all heater and water heater stack joints when the crew has completed the installation. From the top of the roof, the crew can not see or know that the joints were pulled apart.

HEAT - In hot weather, proper ventilation prevents the attic from becoming a "hot-box" that radiates unwanted heat down through the attic floor into the living area. Attic temperatures can reach 150 degrees

MOISTURE - In cold weather, proper ventilation helps prevent moisture from condensing on the insulation, rafters, and roof deck. Trapped moisture can rot wood members and rob insulation if it's R-value.

CONDENSATION - Improper ventilation and attic heat can cause condensation. This condensation can create enough moisture that you might think your whole roof is leaking. Your "dripping wet attic" is not caused by your roof being installed improperly, but from poor ventilation.

MOLD & MILDEW - Another common, but unsatisfactory practice allowing heat to enter the attic, involves installing bathroom exhaust vent ducts into the soffit vents, rather than correctly installing the duct to an outlet vent. Soffit vents are inlet vents, not outlet vents!

WORK PROVIDED

- TILE
- ASPHALT
- METAL
- SHAKES
- TPO
- MODIFIED

# What Andrews’s Customers Have to Say!

Dear Mr. Hollingsworth:  
I know something about Roofing-Having owned an operated 5 laundry/dry cleaning plants in West Palm. I have done more roofing myself than I want to remember-it is very hard and hot work.  
When you hire Andrews Roofing to do any work on your roof . You are hiring a family history-born and raised in honest and quality roofing philosophies. I have know this family for 60+ years-their grandmother worked for us at Paris Laundry for 50 of those years. . The 3 or 4 generations I’ve know are hardworking, honest and high quality people I can’t praise enough.  
Many people can repair roofs-the difference is using the best materials, best procedures & techniques, knowing a few secrets and taking care of the details. As quickly as practical for a fair price. Dad and the boys put a roof on this house 25 years ago and it still had 10 years left (Good Care) But a bad storm ripped off a flat roof on a Patio I had put on. Insurance decided we deserved a new roof and Andrews s estimate was within their scope. Three neighbors watched whole process all were impressed, Again with the details and looks.  
The list goes on but you can not hire a better roofer plus they are really nice people.

G. S. Gillespie

Dear Andrews Roofing,  
“Under normal circumstances of quality customer service I am not motivated enough to recognize the individual that provided the service, but in this case your salesperson deserves recognition. I wanted to let you know just how good he is at his job.... We were very apprehensive about the process we were going to have to go through with the insurance company and a contractor to get our home back in shape. We consider ourselves extremely fortunate that he was the representative handling the process for us.”

T. Krennrich

Dear Bruce Hollingsworth ,  
“Andrews Roofing met with our adjuster and the insurance settlement was below our deductible, Andrews ended up doing over \$349,327 worth of work because of the damage from the storm. The job was handled so professionally, I didn’t believe them at first, but they came through. You know the old saying “if it is to good to be true it likely it isn’t true”, but not in this case. THANKS Andrews

D. Malaski

Dear Bruce Hollingsworth,  
“Your professionalism and experience were very helpful in making the decision to have Andrews do the work. He did not try to get us to “sign the bottom line” within a half hour meeting with us, and we both appreciated that... Now that the job is done, our neighbors are asking about how we felt about Andrews, and we tell them to call you personally. The roof looks great and again, we appreciate your straightforward approach.”

P. Overson

Andrews Roofing,  
“I just wanted to write a note to tell you how pleased I am with the job you just finished for me. The work was high quality and done in a timely manner... I’ve had so many bad experiences with contractors that it sure is nice to have a good experience for a change.”

W. Lamprecht

## CHECKING OUT YOUR CONTRACTOR

**Selecting a roofing contractor is a major decision. A new roof is a “big ticket” purchase and you have to put a lot of trust in the roofing contractor to do the job right because you won’t be able to see what he’s doing on your roof, plus you’re relying on the contractor being in business years from now to back up their workmanship warranty. Most homeowners won’t know what to ask for in terms of roofing materials, upgrades and installation details. My goal is to provide you with enough information for you to pick the best deal and ensure you get a quality job.**

**The selection criteria and questions you should ask a roofing contractor are:**

- **Never hire a roofer that is out-of-state, i.e. “storm chasers”.They won’t be around for warranty service or dispute resolution.**
- **Avoid roofing contractors with less than an ‘A-’ rating. A company can be rated an ‘A-’ minus simply because of the limited length of time in operation, but have an otherwise excellent track record.**
- **Ask for references from other homeowner’s in your area for jobs within the past year.**
- **Reputable roofing contractors should have dozens and dozens of homeowner’s references.**
- **Request a copy of the contractor’s professional State license and local business license.**
- **Request a copy of the roofing contractors Certificate of Liability Insurance.**
- **Minimum coverage limits should be \$1 million General Liability, \$1 million Personal Injury and \$500,000 for Worker’s Compensation. Higher limits are desirable. Roofing work is dangerous and you don’t want an injured worker suing you or some other accident claim going against your homeowner’s insurance. Call the insurance agency listed on the certificate to verify the policy is in force and the coverage limits are accurate.**
- **How long has the company been in business?**

Roofing contractors tend to come and go due to the ups & downs of the economy and housing cycle. A company that has been in business for many years will tend to be more stable and experienced with adequate cash flow and cash reserves to meet operating requirements.

Dishonest roofing contractors will quickly open & close business under new names (or disappear altogether) in an effort to distance themselves from a poor reputation, unpaid bills and lawsuits. Should the roofing contractor not pay the subcontractor, the subcontractor may file a mechanics lien against your home for the unpaid labor and materials. If this happens, you will not

be able to sell your home until the lien is paid.

- **Ask if the roofing contractor uses the same work crews and how they train their work crews. Does the company have a training manual?**

The workmen on your roof will most always be subcontractors. The busier roofing contractors will be able to retain the same work crews. Visit the company office and ask to see a copy of their roofing manual which sets the standards of competency, workmanship and quality.

- **Ask who will be the Job Supervisor.**

The job supervisor will be your point of contact for any questions and issues. You should have the supervisor’s business card with cell phone number and e-mail address. The supervisor should be at the job site at least once each day for quality inspections during and after the job is complete.

The supervisor for my roof was there when work began, walked the roof each day, took photos and reviewed the photos and progress with me. When the job was finished, the roofing crew waited for 30 minutes while the supervisor walked the roof, lifting shingles to verify the roofing materials were install correctly. The supervisor had the roofing crew replace a couple of marred shingles in a high traffic area and make a few minor touch ups with paint and caulking. The supervisor then reviewed the final photos with me and asked if I had any questions or saw something that needed attention. Only then was the work crew released.

- **Ask to see a copy of the roofing contract to read the fine print.**
- **A good contract should include a “Standards of Performance” which states among other things, that the contractor will not nail toe boards through your shingles, kick-outs will be installed at all corners, flashing installation requirements, the crew will not walk or step on your gutters, the job site will be cleaned up at the end of each day, etc.**
- **How long will it take to replace the roof?**

This is seemingly innocuous question can be a red flag. If one roofer says he’ll bring a crew of 15 men and do the job in a day or two at most, while the other roofing contractors says 7 or 8 men will require at least 3 days (weather permitting), immediately disqualify the roofer who says he can do it in a day. Why? Because the roofer with 15 men won’t be focused on quality and will cut corners because he’s in a hurry to finish the job and get paid. 15 men on my roof would be in each others way and they’d probably working well past sunset in the dark. Do you really want that for non-emergency repairs? **BTW, my roof required 8 men working for 3-1/2 days to replace the roof – but my roof has complicated lines and features**

## Homeowners Need To Know What To Expect

1. At the time you sign the agreement, you will have to provide your property tax number where the contractor can check the value of your home to see if your property has to comply with the roof to eave mitigation requirements.
2. You will have to sign a Notice of Commencement. The NOC will have to be notarized . The contractor will file the NOC with the county. A copy of filed NOC will be attached to the permit application before your permit can be issued.
3. Your permit will have to be posted and visible before the job can start. If the permit isn’t visible there may be an additional fee charged for the permit. Each city has it’s own process.
4. Some city inspectors will supply their own ladder many may need you or your contractor to furnish the ladder for each inspection. Deck nailing inspection, tin tag, inprogress and the final inspection. All these inspection will have to be approved before the permit is finalized.
5. When shingles are delivered to your home, please check the color and type of material. NOTIFY Andrews Roofing LLC immediately if the color or type isn’t what you ordered.
6. Notify your mortgage and insurance company the day your roofing material is delivered. This will expedite the inspection and payment process.
7. Be prepared for the noise! There will be constant hammering for two or more days, depending on the size of your roof.
8. Keep children and pets away from the work area, YOUR house is a construction site and is very hazardous.
9. Remove all loose items from wall shelves and walls: Pictures, Plates, Figurines, TVs etc. Hammering may create vibrations that will shake these items off the shelves or walls.
10. Remove all items from around the house where roofing debris or bundles of shingles might fall: Patio, Pool Furniture, Potted Plants, Vehicles and Garden Equipment. Leaves or blooms may be knocked off the plants near your home during the job. They will grow back.
11. During the roofing project dust may fall from rafters & under sides of the decking into your attic. Any clothing or items in your attic may get damaged, you should protect or cover.
12. Crews will need access to your driveway to load shingles and clean up. Please park your cars, motorcycles, bicycles, boats, etc. away from the driveway.
13. Occasionally, power tools will be used to cut decking or shingles. Please check your power breakers after roofers are finished to make sure they are operating correctly and have not been tripped.
14. Precautions are taken to prevent gutter damage. However, there are instances when damage to gutters is unavoidable, especially on very steep roofs or ones that are completely surrounded by gutters. Your homeowner’s insurance should cover any damages or allow for protection.
15. **BEWARE! Occasionally, A/C and water lines may be installed improperly under the decking and nails may penetrate and cause unpredictable damage. This damage shall be the responsibility of the property owners insurance.**
16. For each day it rains, work on your roof will be delayed. Roofers are instructed not to tear off more shingles than they can replace in one day, so that your roof is not exposed to inclement weather.
17. **Check heater vents upon completion of your roof to make sure that they have not been loosened in the attic. Also check hot water heater and stove vents.**
18. Nails that fall from the roof during the job will be picked up with a nail roller. However the greatest effort to pick up all nails may not pick up all. Please be advised, however, that a few nails hidden in the grass or shrubbery may remain. Your may get a flat tire due to all the nails in the street and not necessarily from our roof.
19. Occasionally shingles have been sealed to the sidewalls. Age along with moisture saturation can rot the wood. During the removal of shingles along walls, paint removal & chipping of the wood may occur. This is an unavoidable situation and your contractor is not responsible for this occurrence. Look to your insurance to recovery loss.
20. When two or more layers are removed from the roof, your roof line will drop. This will be evident along any wall. The change in appearance will be minimal and will not effect the integrity & utility of the roof & flashing.
21. When the old roofing is removed a tremendous amount of weight is taken off the frame of your home. This can cause slight movements of your rafters & beams. This shifting, may cause small stress cracks in your ceiling along with paint popping off nails heads. Your roofing company is not responsible for this unavoidable occurrence.
22. Sagging or bubbling in the decking will not be corrected with standard re-roofing. Two layer tear off’s will magnify these imperfections.
23. Occasionally driveways can be damaged due to faulty foundations. Andrews shall not be responsible.
24. **MAKE ALL PAYMENTS TO Andrews Roofing LLC. Do Not** make checks payable to the Sales Representative.

**contact@andrewsroofingfl.com**



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# “FREE-Inspection”

**WEST PALM BEACH**  
**561.688.1066**

**MELBOURNE**  
**321.257.4566**

**TAMPA**  
**813.755.3255**

**NAPLES/FT. MYERS**  
**239.734.5214**



Page 1

**New Property Insurance Re-form Bill 76**



Page 2

**50% Re-Roofing Rule Building Code**



Page 4

**How to Prepare For Your Project**



Serving Florida over 30 Years



ROOFING LICENSE CCC 056692



BUILDER LICENSE CRC 1332848



## New SB 76 Re-form for Roofers

These are provisions in the bill upon which contractors should exercise caution. Offering a residential property owner a rebate gift, gift card, cash, coupon, waiver of any insurance deductible or any other thing of value in exchange for allowing the contractor to conduct an inspection of the roof is Prohibited. So it's not banning a roofer from doing an inspection, it's outlawing a roofer from providing an incentive or a gift to the homeowner in exchange for permission to perform a roof inspection.

The bill prohibits contractors and persons acting on behalf of contractors, from:

- Soliciting residential property owners through prohibited advertisements, which are communications to a consumer that encourage, instruct or induce a consumer to file an insurance claim for roof damage;
- Offering the residential property owner consideration to perform a roof inspection or to file an insurance claim;
- Offering or receiving consideration for referrals when property insurance

## BBB A+ Accredited

# Andrews Roofing Working For You In The Past, Present & Future

Andrews Roofing, is a family-owned company proudly serving Florida since 1992 with quality roofing products and excellent service.

At Andrews Roofing, our #1 goal is to help you protect your most valuable asset, "your home" or property.

Andrews Roofing is proud to be the contractor of choice for thousands of owners in this area. It is our job as roofing experts to offer you a fair and honest solution to your roofing needs.

The sales representatives of Andrews Roofing attend extensive training ses-

sions, not only on the best products to use but on the job training to make sure everything is done that is needed to put the property back into the same condition as before the damage occurred.

The representatives are trained to understand the current building code requirements in each region of the State of Florida. They understand the building inspection requirements. Andrews Roofing is proud of the craftsmanship our workers provide. "One of the valued assets of a responsible roofing company is good and de-

pendable construction crews. "These CREWS make up the bottom line of your contract and must be dependable, knowledgeable and reliable."

Check out Andrews Roofing with the Department of Professional Regulations the local Better Business Bureau and the Florida Secretary of State. Give us a call and let us "work for you", to insure that your roof is up to the current building code and when completed will pass all inspections.

Andrews Roofing stands behind their work. Repeat customers are the success of Andrews Roofing.

proceeds are payable;

- Unlicensed public adjusting, and
- Providing an authorization agreement to the insured without providing a good faith estimate.

The above acts are subject to license discipline by the Department of Business and Professional Regulation (DBPR) and a \$10,000 fine per violation.

The bill provides that the residential property owner may void the contract with the contractor within 10 days of its execution if the contractor fails to provide notice to the residential property owner of these contractor prohibited practices.

The bill prohibits licensed contractors and subcontractors from advertising, soliciting, offering to handle, handling or performing public adjuster (PA) services without a license.

**The bill does not prohibit the contractor from recommending that the consumer consider contacting his or her insurer to determine if the proposed repair is covered by insurance.**

The bill prohibits a PA, PA apprentice or person acting on behalf of a PA or PA apprentice, from offering financial inducements for allowing a roof inspection of residential property or making an insurance claim for roof damage. The bill also prohibits them from offering or accepting consideration for referring services related to a roof claim. Each violation subjects the PA or PA licensee to up to a \$10,000 fine. Unlicensed persons not otherwise exempted from PA licensure commit the unlicensed practice of public adjusting when they do these prohibited acts and are subject to a \$10,000 fine per act and the criminal penalty for unlicensed activity.

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**1% Donation**  
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U.S. POSTAGE  
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