



COMMISSION ADOPTS/AMENDS FOUR RULES

The Ohio Real Estate Commission recently amended two existing rules and adopted two new rules. The following is a summary of the affected rules:

1301:5-1-17 Stenographic Record.

This new rule was adopted to clarify the situations in which a stenographic record will be made to record administrative hearings held by the Division or the Ohio Real Estate Commission.

1301:5-3-15 Educational Instruction.

This new rule was adopted to clarify that the 10-hour post-licensure sales and broker course may not be offered to a licensee in which the instruction exceeds six

classroom hours in any one calendar day.

1301:5-1-09 Fees by Rules.

This existing rule was amended to adjust the following fees:

- replacement of a brokers or sales license when lost or damaged, or to add/change a DBA - \$20.00,
- reactivate a broker license on deposit - \$20.00,
- name change for an individual, corporation, or partnership - \$20.00,
- certificate of licensure - \$20.00,
- reservation of name - \$10.00.

1301:5-7-02 Continuing Education Requirements.

This existing rule was amended to provide that three classroom hours of

continuing education must be taken in a course devoted to instruction in the Canons of Ethics as adopted by the Ohio Real Estate Commission. This course will need to be included in those licensee's three-year reporting periods which begin on or after February 1, 1992.

The Commission also amended this rule to clarify that a licensee may not receive continuing education credit for duplicate courses taken during their three-year reporting period.

Copies of these amended rules can be obtained by writing:

Ohio Department of Commerce
Division of Real Estate
77 S. High St., 20th Floor
Columbus, OH 43266-0547

ROLE OF NON-LICENSED INDIVIDUALS CLARIFIED

The Division of Real Estate was recently asked to clarify the types of activities a non-licensed individual may perform in assisting a real estate licensee.

As a basic premise, a real estate license is required for an individual to lawfully engage in conduct set forth in Section 4735.01 of the Ohio Revised Code. Whether an individual is engaged in conduct requiring a real estate license is determined by reviewing the individual's

specific conduct. However, there are some guidelines to follow:

NON-LICENSEE MAY PERFORM

An unlicensed individual may perform duties which are **secretarial in nature** such as calling to schedule appointments or calling the owner of properties listed by the brokerage to schedule showings, closings or inspections. The dialogue of these conversations should be

limited to setting an appointment and should not focus on making representations about the services offered by the brokerage.

Although the mere setting of an appointment with an owner is not conduct requiring a real estate license, extreme care must be exercised when a licensed agent authorizes an unlicensed individual to call an owner to set an appointment. A licensee who permits or authorizes an

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UPCOMING TEST DATES

The following are the tentatively scheduled dates for the real estate sales, brokers and foreign real estate sales examinations for the upcoming months:

SALES	BROKERS	FOREIGN SALES
COLUMBUS/CLEVELAND	COLUMBUS	COLUMBUS
April 1/16	April 6	April 14
May 6/21	May 4	May 12
June 3/18	June 1	June 9
July 1/16	July 13	July 14

(Additional exams may be added if warranted)

The foreign real estate sales examination is given *only* in Columbus. Because of the small number of applicants for the foreign real estate dealer examination, these exams are scheduled on an individual basis as the applications are received.

APPRAISER CERTIFICATION EXAMS (GENERAL AND RESIDENTIAL)

COLUMBUS	CLEVELAND
April 11	April 11
May 9	May 9
June 13	June 13

EDUCATION REVIEW COMMITTEE ANALYZES SALES EXAM STATISTICS

The Real Estate Education Review Committee has analyzed sales examination statistics for the first three months of 1992. Based on the statistics, the passing percentage was significantly higher for those taking the exam the first time. Individuals retaking the test one or more times were less likely to pass than those who passed on the first attempt.

Of those taking the exam for the first time from January 16 through

March 19, 559 of the 734 applicants passed for a percentage of 76%.

For those individuals taking the test a second and third time, only 33% of those tested passed. Of those tested a fourth time, 23% were successful. Fifth-time testers passed only 15% of the time.

Overall, approximately 60% of those tested from January 16 through March 19 received a sales license.

FDIC INCREASES MINIMUM APPRAISER THRESHOLD

The Federal Deposit Insurance Corporation (FDIC) has increased the minimum threshold from \$50,000 to \$100,000 for loans requiring appraisals by state-certified or state-licensed real estate appraisers beginning on January 1, 1993. This action rescinded the FDIC's decision of August, 1990 when it set the \$50,000 threshold.

As a result, appraisals of loans up

to \$100,000 can be performed for financial institutions by "reliable individuals" rather than state-certified or state-licensed real estate appraisers.

According to the Appraisal Foundation, the Office of Thrift Supervision and the Office of the Comptroller of the Currency are likely to raise the de minimus levels in the next few weeks.

COLUMBUS MARKS EXPLORER'S DISCOVERY

If you are planning a short vacation or your organization is planning a conference in 1992, you may want to consider Columbus, Ohio during the city's celebration of the 500th anniversary of Christopher Columbus's initial voyage to the Americas.

As the largest city in the world named for the explorer, Columbus is hosting the international horticultural and garden design competition — Ameriflora '92. Set amidst 88 acres of lavish gardens, four million visitors are expected to visit the first sanctioned international floral exposition held in the United States. Additionally, a replica of the explorer's flagship, the Santa Maria, is docked on the Scioto River in the downtown area. Daily tours of the ship are available. Beyond these premier activities, Columbus will be alive with various cultural, recreational and educational events.

For specific information about these events, write the 1992 Commission, 10 West Broad Street, Suite 1300, Columbus, OH 43215 or call (614) 461-1992 or 1-800-BUCKEYE.



State of Ohio
Department of Commerce
Ruth Ann Wright,
Deputy Director
Dennis Ginty, Editor



NON-LICENSEES (Continued from page 1)

unlicensed individual to perform acts which require a license may be subject to disciplinary action.

Another duty an unlicensed individual can perform is to deliver documents such as offers and counteroffers. However, he or she cannot answer questions concerning or interpret the documents.

NON-LICENSEE MAY NOT PERFORM

An activity that should be avoided is to permit an unlicensed individual to provide information over the phone to prospective purchasers and/or real estate agents. Questions concerning a property such as the asking price, address, or number of bedrooms should be referred to the licensee.

Section 4735.01 (A)(7) of the Ohio

Revised Code requires that an individual be licensed as a real estate broker or salesperson in order to direct or assist in the procuring of a prospect which is calculated to result in the sale, lease or exchange of real estate.

One of the most common questions related to this section is whether an unlicensed individual may prospect or call "for sale by owners" or owners of expired listings to determine their interest in listing or re-listing their property. While setting an appointment for a licensee would not require a real estate license, asking an owner questions as to their housing needs in order to determine their interest in listing their property may result in the individual needing a license. For example, an unlicensed person in

calling an owner could use the following type of dialogue: "My name is John Smith. I'm calling on behalf of Mary Jones of ABC Real Estate to see if an appointment could be set for Mary Jones to discuss with you the services offered by ABC Real Estate." If the response is in the affirmative, an appointment could be set. However, any further inquiries by the unlicensed individual should be avoided.

Based on these parameters, a real estate license would be required to gather information on an owner's house or a home they may be looking for, to provide information to the owner on properties listed, or to request the names of others interested in buying or selling a property.

GOVERNOR HOSTS PUBLIC AFFAIRS TV SHOW

Governor George V. Voinovich is serving as co-host of a public affairs program titled "Ohio Today" which airs on about 75 of Ohio's cable television systems.

The monthly series features the Governor discussing current issues facing the state and interviewing experts in a particular field. During the first three editions of the program, topics included the school readiness of Ohio's youth, economic development initiatives in Ohio, and child support enforcement.

The costs of the program are being paid for by the Ohio Cable Television Association. For information on when the program airs in your area, check your local cable directory.

DIVISION RECEIVING INCREASING NUMBER OF BAD CHECKS

The Division of Real Estate has experienced an increasing number of bad checks being sent with transfer, reinstatement, and renewal applications. These checks are usually returned due to insufficient funds being maintained in the drawer's account.

The issuing of a bad check by a licensee to the Division can have serious implications. It can result in a license not being transferred or reinstated and is also the basis for the suspension or revocation of a real estate license. Section 1301:5-1-10 of the Administrative Code provides that when payment has been refused by the drawer's bank upon a check drawn to the order of the Ohio Division of Real Estate, it shall constitute prima facie evidence of misconduct and shall constitute a violation of Section 4735.18(A)(6).

Additionally, when a licensee

has issued a bad check to the Division, the licensee must submit all future payments to the Division by cashier's check, certified check, or money order. For this reason, all licensees should exercise great care to assure that sufficient funds exist in their account to cover checks issued to the Division.

ATTENTION BROKERS!

**Are you
forwarding copies
of this newsletter
to your
salespersons?**



Division of
REAL ESTATE
1991 Annual Report



George V. Voinovich
Governor, State of Ohio

Nancy S. Chiles
Director of Commerce

Dennis Tatum
Superintendent

SERVING OHIO

The Division of Real Estate regulates Ohio's real estate industry through the following activities:

- Testing and licensing real estate brokers and salespersons
- Regulating foreign real estate dealers and salespersons
- Investigating consumer complaints
- Overseeing the Real Estate Recovery Fund
- Managing the Real Estate Education & Research Fund
- Developing continuing education programs for licensees
- Certifying and regulating residential and general real estate appraisers
- Communicating with the real estate industry



Superintendent Dennis Tatum, Testing and Education Supervisor Nelson Snider and Assistant Superintendent Paul Stichel review responses to a constituent survey.

ACCOMPLISHMENTS

Appraiser Certification

In 1991, the criteria and procedures for approval of appraiser continuing education courses were developed. Additionally, the administrative rules for real estate appraisers were amended and adopted to assist in the Division's administration of the appraiser certification process.

In accordance with Title XI and the new Ohio appraiser statutes, 2,029 applicants were tested in 1991 for appraiser certification with 521 general certificates and 1,070 residential certificates issued.

Education & Research Fund

The Division expanded its promotion of real estate research projects in 1991 through its Education & Research Fund.

In 1991, five-year funding agreements were proposed — based on matching funds — with the University of Cincinnati and Cleveland State University to provide long-term assistance in real estate research and development through the schools' real estate departments. Additionally, continuing financial support was extended to Ohio State's Center for Real Estate Education and Research. This support will be used for educational projects, including instructor workshops, updating instructor course manuals and developing outlines for required licensure courses.

Education

In 1991, the Division of Real Estate initiated an education notification procedure to prevent the suspension of sales licenses. The Division notified the brokers of those salespersons who had not submitted proof of completing their continuing education requirements before the end of their three-year continuing education cycle.



The Division evaluated its procedures in 1991 to improve the education and training standards of the real estate industry. Cost savings were achieved by modifying the continuing education suspension notice process and by using a less expensive site for the Columbus sales exam.

The Division also began to aggressively monitor continuing education and pre-licensure courses offered in Ohio. This program will likely be expanded in 1992.

In addition, the Division supported legislation providing extensions for education and filing requirements for real estate licensees serving in Operation Desert Shield/Desert Storm.

Enforcement

In 1991, the Division investigated 368 complaints of violations of laws by real estate brokers and salespersons. Investigators uncovered sufficient evidence of a violation to order 53 administrative hearings, some of them involving more than one licensee. Twenty licenses were revoked and 57 others were suspended.

The Real Estate Recovery Fund helps protect consumers who are victims of fraudulent real estate actions and can compensate consumers up to \$40,000. In 1991, \$78,494.21 was paid to qualified persons. When claims are paid from the recovery fund, the license of the involved broker or salesperson is automatically suspended.

LOOKING TO THE FUTURE

The Division of Real Estate looks forward to a resurgent real estate industry in Ohio in 1992. To meet this

anticipated upswing, the Division will study testing format changes and will create an appraiser regulation section. The Division will also support legislative changes to clarify existing Ohio law in order to insure that it complies with federal law.

This Division will continue to be instrumental in enforcing compliance with existing and new protective regulations, in investigating violations, and in educating the general public.



With interest rates low, Governor George Voinovich and Director of Commerce Nancy Chiles anticipate an upswing in Ohio's real estate market in 1992.

Testing

	1989	1990	1991
Sales			
No. of Exams Given	34	30	22
No. of Persons Tested	11,743	7,641	5,301
No. of Persons Passed	8,598	4,840	2,928
Brokers			
No. of Exams Given	28	13	11
No. of Persons Tested	698	462	240
No. of Persons Passed	619	387	154
1991 Appraisers			
	General	Residential	
No. of Exams Given	50	51	
No. of Persons Tested	642	1,387	
No. of Persons Passed	556	1,166	

Licensing

	1989	1990	1991
Licenses Cancelled	8,850	8,190	9,936
Licenses Transferred	7,255	7,132	6,700
Licenses Reinstated	3,886	3,598	3,337
Licenses Renewed	52,500	51,900	50,156
Valid Sales Licenses	42,102	41,545	37,947
Valid Broker's Licenses	10,431	10,765	10,554
Valid Corporations	1,915	1,974	1,963
Valid Partnerships	114	105	103
Valid Individual Brokers	4,802	4,807	4,669

DISCIPLINARY ACTIONS

REVOCATIONS

DARRELL R. MUNCY, broker, Kettering, Ohio, had his broker's license revoked for violating Section 4735.18 (A) of the Ohio Revised Code. This revocation became effective January 22, 1992. Mr. Muncy was convicted of grand theft, securing writings by deception, selling securities without a license, selling unregistered securities, and fraudulent acts in the sale of securities. These felony convictions occurred in the Montgomery County Court of Common Pleas, case number 91-CR-60.

FREDERICK M. PARKS, JR., sales associate, Maple Heights, Ohio, had his sales license revoked for violating Section 4735.18(A) of the Ohio Revised Code. This revocation became effective January 23, 1992. Mr. Parks was convicted of grand theft in violation of Ohio Revised Code Section 2913.02 in the Cuyahoga County Court of Common Pleas, case number CR-250514.

NIRANJAN N. SHAH, sales associate, Cleveland, Ohio, had his sales license revoked for violating Sections 4735.18(A)(1), (A)(6), & (A)(8) of the Ohio Revised Code. This revocation became effective December 23, 1991. Mr. Shah submitted an application to the Ohio Division of Real Estate for the reinstatement of his sales license. On this application, Mr. Shah represented that he had not been convicted of any unlawful conduct. However, he had been convicted of theft in the Summit County Common Pleas Court, case number CR 89-02-0297.

LOCATIONS, INC., corporate brokerage, Cincinnati, Ohio, had its broker's license revoked for violating Sections 4735.18(A)(5), (A)(6), &

(A)(28) of the Ohio Revised Code. This revocation became effective March 2, 1992. Locations, Inc. had a judgment entered against it in the Hamilton County Municipal Court in the amount of \$1,500 plus interest and costs. This was an unsatisfied, final judgment which arose out of Locations' conduct as a licensed corporate real estate broker. Locations was ordered by the court to return an earnest money deposit to the complainant, however, they failed to so remit the money.

SUSPENSIONS

THOMAS ADAMS, broker, Akron, Ohio, had his broker's license suspended for 90 days for violating Sections 4735.18(A)(6) & (A)(28) of the Ohio Revised Code. This suspension began on January 21, 1992. Mr. Adams had a judgment entered against him in the amount of \$210 plus interest and costs. This was an unsatisfied, final judgment which arose out of Mr. Adams conduct as a licensed real estate broker.

JOSEPH H. BATTLE, broker, Shaker Heights, Ohio, had his broker's license suspended for 30 days for violating Sections 4735.18(A)(6) & (A)(26) of the Ohio Revised Code. However, due to mitigating circumstances, 20 days of the suspension were waived by the Ohio Real Estate Commission. Mr. Battle shall serve the 10-day balance of this suspension upon reinstatement of his real estate license. Mr. Battle received an earnest money deposit in connection with a purchase agreement. He placed the deposit in his real estate trust account, however, he failed to continuously maintain these funds in the account.

JAMES C. BELLAR, broker, Akron, Ohio, had his broker's license suspended for 30 days for violating Sections 4735.18 (A)(5) and (A)(6) of the Ohio Revised Code. This suspension began on December 2, 1991. Mr. Bellar received a security deposit from the tenant of a property. The owner of the subject property terminated his management agreement with Mr. Bellar and requested the security deposit. However, Mr. Bellar failed to remit or account for said security deposit. Also, Mr. Bellar collected two months rent from the tenant. Subsequently, Mr. Bellar issued a check to the property owner which represented the proceeds from the rent Mr. Bellar collected. However, the check was refused by the bank on which it was drawn due to insufficient funds.

WILLIAM BLUMENSAADT, sales associate, Port Clinton, Ohio, had his sales license suspended for 180 days for violating Sections 4735.18 (A)(5) & (A)(6) of the Ohio Revised Code. This suspension shall commence upon reinstatement of Mr. Blumensaadt's real estate license. Mr. Blumensaadt handled the rental of a property on behalf of the owner. He collected rental payments pursuant to his arrangement with the owner. However, Mr. Blumensaadt failed within a reasonable time to account for or to remit these funds to the owner of the property. Furthermore, Mr. Blumensaadt handled the rentals through a corporation not licensed as a real estate brokerage, rather than through the real estate brokerage with whom his license was associated.

SUE BOONE, sales associate, Hillsboro, Ohio, had her sales license suspended for 60 days for violating

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DISCIPLINARY ACTIONS *(Continued from page 6)*

Section 4735.18 (A)(6) of the Ohio Revised Code. Due to mitigating circumstances, however, 30 days of the suspension were waived by the Commission. Ms. Boone began serving the 30-day balance of this suspension on March 27, 1992. Ms. Boone prepared and submitted an offer on behalf of the purchaser of a property. The seller countered the offer, but Ms. Boone failed to attempt to obtain the purchaser's signed, written acceptance of the counter-offer.

LOIS O. DOUGLAS, broker, Cleveland, Ohio, had her broker's license suspended for 60 days for violating Sections 4735.18 (A)(6) & (A)(26) of the Ohio Revised Code. However, due to mitigating circumstances, 30 days of the suspension were waived by the Commission. Ms. Douglas began serving the 30-day balance of this suspension on March 27, 1992. Ms. Douglas received a deposit from a prospective buyer of a property. Ms. Douglas received this money in a fiduciary capacity, yet failed to deposit and maintain it in her real estate trust or special account.

EVELYN FLEWELLEN, sales associate, Columbus, Ohio, had her sales license suspended for 180 days for violating Sections 4735.18(A)(6), (A)(22) & (A)(9) as it incorporates Section 4735.21 of the Ohio Revised Code. This suspension shall commence upon reinstatement of Ms. Flewellen's real estate license. Ms. Flewellen collected rental payments in connection with the management of properties. She collected funds and managed properties not in the name of, or with the consent of the broker with whom she was licensed. Ms. Flewellen prepared a statement of account which was inaccurate and

misleading. Furthermore, Ms. Flewellen issued a check from her property management account which was returned for insufficient funds. Finally, Ms. Flewellen failed to deposit into her property management account all monies she collected.

JEFFREY HUNT, broker, Kent, Ohio, had his broker's license suspended for 30 days for violating Sections 4735.18(A)(6) & (A)(21) of the Ohio Revised Code. Due to mitigating circumstances, however, 20 days of the suspension were waived by the Commission. Mr. Hunt began serving the 10-day balance of this suspension on February 24, 1992. Mr. Hunt advertised the age of a property as 10 years old, when in fact, the age of the subject property was approximately 15 years. Mr. Hunt published advertising which was misleading or inaccurate in a material particular.

BARBARA MAKEUPSON, sales associate, Cincinnati, Ohio, had her sales license suspended for 10 days for violating Ohio Revised Code Section 4735.18(A)(6) as it incorporates Ohio Administrative Code Section 1301:5-5-05. This suspension began on February 24, 1992. Ms. Makeupson prepared a purchase offer on behalf of the purchasers of a property. Ms. Makeupson prepared and submitted this offer to the seller without providing an agency disclosure form to the purchasers.

VICKI O. MINNIFIELD, broker, Cincinnati, Ohio, had her broker's license suspended for 60 days for violating Sections 4735.18(A)(6) & (A)(34) of the Ohio Revised Code. This suspension began on January 21, 1992. Ms. Minnifield permitted an individual to act as a real estate sales associate at a time when he was not licensed as such. Ms. Minnifield

allowed this unlicensed person to prepare a purchase offer, distribute business cards, and otherwise hold himself out as a real estate licensee with Minnifield & Associates, Inc.

GEORGE O'DONNELL III, broker, Columbus, Ohio, had his broker's license suspended for 30 days for violating Ohio Revised Code Sections 4735.18(A)(6) and (A)(6) as it incorporates Ohio Administrative Code Section 1301:5-5-05. However, due to mitigating circumstances, 15 days of the suspension were waived. Mr. O'Donnel began serving the 15-day balance of this suspension on December 2, 1991. Mr. O'Donnel prepared an offer on behalf of a purchaser of a property. He prepared and submitted this offer to the seller without completing an agency disclosure form. Also, Mr. O'Donnel received an earnest money deposit from the purchaser in connection with the purchase agreement. However, Mr. O'Donnel failed to timely deposit these funds into his trust account.

JOHN RAFFERTY, broker, Akron, Ohio, had his broker's license suspended for violating Section 4735.18 (A) of the Ohio Revised Code. Mr. Rafferty's license shall be suspended for the remaining term of his court-ordered probation in a criminal action against him. Mr. Rafferty was convicted of theft, forgery, and uttering in the Cuyahoga County Court of Common Pleas. These convictions constitute felonies and/or crimes of moral turpitude.

DAVID C. REINEKE, broker, Columbus, Ohio, had his broker's license suspended for 90 days for violating Sections 4735.18 (A)(5), (A)(6), and (A)(28) of the Ohio Revised Code. This suspension shall com-

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DISCIPLINARY ACTIONS (Continued from page 7)

mence upon reinstatement of his real estate license. Mr. Reineke had a judgment entered against him in the Franklin County Municipal Court, Small Claims Division, in favor of the complainant. This is a final judgment which arose out of Mr. Reineke's conduct as a licensed real estate broker and has not yet been satisfied. Further, Mr. Reineke received funds in connection with properties managed for the complainant, but failed to remit the funds to the complainant.

DONALD S. ROBERTS, broker, Columbus, Ohio, had his broker's license suspended for 15 days for violating Ohio Revised Code Section 4735.18(A)(21) as it incorporates Section 4735.16 (B). This suspension began on December 13, 1991. Mr. Roberts failed to indicate in a real estate advertisement that he was a real estate broker.

KIMBERLY TATRO, sales associate, Garfield Heights, Ohio, had her sales license suspended for 45 days for violating Ohio Revised Code Sections 4735.18(A)(6) and 4735.18(A)(6) as it incorporates Ohio Administrative Code Section 1301:5-5-05. This suspension began on December 2, 1991. Ms. Tatro pre-

pared an offer on behalf of the purchasers of a property. Ms. Tatro prepared this offer on a particular broker's purchase offer form and acted as an agent for that broker. However, at that time, Ms. Tatro's sales license was not associated with that brokerage. Rather, she was licensed with a different brokerage. Furthermore, Ms. Tatro failed to complete an Ohio agency disclosure statement which noted who she was representing in this transaction.

TAURUS REALTY, INC., corporate brokerage, Columbus, Ohio, had its corporate broker's license suspended for 15 days for violating Section 4735.18 (A)(26) of the Ohio Revised Code. Due to mitigating circumstances, however, 10 days of this suspension were waived by the Ohio Real Estate Commission. Taurus Realty, Inc. began serving the five-day balance of the suspension on December 2, 1991. Three earnest money deposits were deposited into the Taurus Realty trust account. Taurus Realty, Inc. failed to continuously maintain these funds in its trust account. The account balance fell below the amounts provided to Taurus Realty in connection with the subject transactions.

BEVERLY WOODFORD, broker, and Woodford Contemporary Real Estate, Inc., corporate brokerage, each had their broker's license suspended for 15 days for violating Sections 4735.18(A)(6) & (A)(26) of the Ohio Revised Code. These suspensions began on February 24, 1992. Ms. Woodford received an earnest money deposit from a buyer in connection with a real estate purchase contract. Ms. Woodford failed to deposit this money into her real estate trust or special bank account.

RECOVERY FUND ACTIONS

The following persons had their real estate licenses automatically suspended pursuant to Section 4735.12(E) of the Ohio Revised Code. These suspensions were a result of payments made from the Real Estate Recovery Fund:

1. Frank Turner & Sangué Hales
\$4,478.00 November 21, 1991
2. Casto Properties \$24,000.00
January 3, 1991
3. Frank Turner & Sangué Hales
\$9,000.00 January 13, 1991
4. Nathaniel Doss \$25,000.00
February 24, 1992



State of Ohio
Department of Commerce
Division of Real Estate
77 South High Street
Columbus, Ohio 43266-0547

Bulk Rate
U.S. Postage
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Columbus, Ohio
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