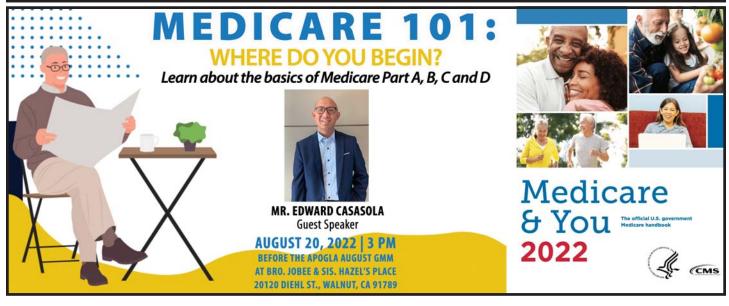
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August 2022



MEDICARE 101

(Everything You Wanted to Know But Were Unable to Ask)

By Bro. Eric Serrano

Two decades ago, no one would have even batted an eyelash to find out what this topic was all about. Fast forward to the present, majority of our APO GLA Baby Boomer-Era Brothers and Sisters are in their sixth or seventh decade of life. Now, this topic has taken on such importance that we may all need take a second look.

At age 65, we are eligible to enroll in Medicare, regardless of whether we are already taking Social Security income benefits. Some people may also qualify earlier due to a disability or illness. The initial enrollment period for Medicare is 3 months before and 3 months after turning 65 years of age. If we are still receiving medical coverage from our employer, then one only needs to enroll in Medicare Part A, which costs \$0/month for most people, while those who wish to enroll in Medicare Part B will have a base premium of \$170.10/month.

Medicare Part A typically covers inpatient hospital care, limited home health services, limited skilled nursing care and hospice care. There are no monthly premiums for Medicare Part A if one has paid taxes for at least 10 years or 40 quarters. If not, then one may likely have to pay as much as \$413/month.

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PRESIDENT'S MESSAGE

Greetings APOGLA!

I just arrived from vacation in London and Scotland. I am glad to be back though.

Because our last meeting was on the last week of July, there is not much to report on. I would, however, like to summarize our activities last month. First we had our 4th of July Beach Picnic at Zuma Beach, Malibu. We also

joined the Filipino Community celebration of Fil-AM day. It's our service to the community. That day, we reserved parking for the City Officials and event entertainers. There are entertainment numbers and display and commercial booths as a part of the celebration.

The Golf Tournament held at Los Serranos, Chino Hills was great success. There were more than 70 players and over 30 sponsors.

The July GMM was moved from our regular 3rd Saturday to the last Saturday of the July due to the special request from Bro. Mandy Javierto. He promised to have a big birthday blast and as promised made it happen. It was so much fun with music, singing and dancing. Thank you Kuya Mandy and Naty for hosting our GMM and celebrating your birthday and retirement with our APOGLA family.

This month's activity: a symposium will be held on Saturday, August 20 before the GMM. The topic is Medicare 101. Here we will learn how we can avail and maximize our Medicare benefits. The GMM will be held at Bro. Jobee and Hazel's residence. Bro. VP Roland Paras will preside as I have a previous commitment with my niece who is getting married.

ACNA will be held on September 1 - 4. I'm already preparing for GLA's report. I was also asked to do a mini-lecture on Robert's Rule. I told them that I am not an expert but we do practice it here at GLA.

September GMM will be held at Danny Carrasco's Residence. A Beach Clean-up is scheduled for September.

So again, mark your calendar and support our activities for the benefit of the community and ourselves.

Always Stay Safe and Healthy!

Mabuhay ang APOGLA! BRO. ROEHL REYES APOGLA Presdent 2022



"Restoring Progress
By Renewed Commitment"

Tribo ni Bado Newsletter

is a monthly publication of the Alpha Phi Omega Greater Los Angeles Alumni Association exclusively for its members, families and friends. The opinions expressed herein are those of the writers, and are not intended to represent APOGLAAA.

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Medicare 101 By Bro. Eric Serrano

Continued from page 1

Medicare Part B typically covers visits to your doctor, preventative health screenings, blood tests, medical equipment and supplies, outpatient hospital care and many more. One will have to pay a monthly premium for Part B benefits, as well as a small annual deductible and doctor visit co-pays. Medicare Part B monthly premiums are based on income. Generally speaking, the higher one's income, the higher the premium. Typically, Medicare covers 80% of the cost, so most often people elect to have a Medicare-supplement that may pay the remaining 20%. However, this may not always be the case.

People who are new to Medicare often have a hard time sorting things out initially. There are all these parts and plans with different letters, making it hard to figure out what is what. The massive amount of mail that people new to Medicare receive certainly doesn't help either, especially during or around the enrollment period. The Medicare open enrollment period is October 15 – December 7, unless one is enrolled in a Medicare Advantage Plan and the open enrollment period for the Medical Advantage starts on January 1 until March 31. Both of these plans happen every year.

For most of us, there are a multitude of questions that we may ask, including:

- a. Should I opt for Original Medicare fee-for service plan or should I choose a Medicare Advantage Plan... What are the differences of each
- b. How much does Medicare Cost
- c. What do I do about Medicare if I work past age 65
- d. Does Medicare pay for my prescription drug coverage
- e. How can I get Dental and Vision coverage with Medicare
- f. What are some services that are not covered by Medicare

To find out the answers to these questions and much more, please attend our Forum/ Symposium scheduled for August 20, 2022 at 3:00 pm at Bro. Jobee and Sis Hazel's residence in Walnut. Our guest speaker, Mr Edward Casasola, will be more than happy to enlighten all of us regarding this confusing yet very important topic.

Calendar Summary for 2022 Calendar of Events					
July	Inland Empire Mandy Javierto	4th of July Picnic	Phil-Am Friendship Day		Golf Fundraising
August	Jobee's Residence			Symposium	
September	South Bay: Danny Carraso		Beach Clean up	ACNA Fall Meeting	

My Scotch Whiskey Pilgrimage

By Brother Roehl Reyes

I started drinking Scotch Whiskey in my younger years, Johnnie Walker Black in particular. When I came here to the US, I discovered Single Malt Scotch Whiskeys, Glenlivet, Glenfiddich, and Macallan to name a few. It became my favorite alcoholic drink. Then I started experimenting with different brands of single malt scotch. About 10 years ago I wanted to visit Scotland and go to the different distilleries, especially my favorites. Last week I finally did it. I went to Scotland for 8 days and I'm sharing my experience with you.

First, let me define to you what a Single Malt Scotch Whiskey is. Whiskey comes from barley, rye, or wheat. Of course, Scotch Whiskey comes from Scotland, mostly from barley and at least 40% alcohol. Single Malt means the whiskey came from one distillery only, that it was not blended with another whiskey from another distillery.

There are 5 major Scotch regions: Speyside, Highlands, Lowland, Islands, Islay, and Campbeltown. On this trip, I started North from Speyside to the Highland to Lowland. From London, I took the train to Edinburgh. It was a nice 6-hour train ride.

I stayed in Edinburgh for 1 night. I got a car for this road trip. Bro. Mike Guevara who is our only APO brother who lives in Edinburgh met with me. We had dinner and he showed me tips on how to drive on the other side of the road, especially the roundabout. It was tricky because my brain was trained to keep right. The following morning was the start of my road trip.

My first stop was Cardhu Distillery. Cardhu is a single malt distillery owned by Johnnie Walker, a blended scotch whiskey maker. The distillery was established in 1824 by John Cumming, who had previously been a whisky smuggler. Since it was established, it was mostly run by women, mainly by Helen Cumming who used to sell bottles of whisky to passers-by through the window of their farmhouse.

Because Cardhu was my first distillery tour, it was my first time to see the different steps of making whiskey. The first step is mashing, mixing the barley with water. It is different in the Islay and Island regions where they will dry the barley first by smoking it with peat. Peat are decomposed moss, grass, and trees for thousands of years almost classified as a fossil fuel. The second step is to wash the barley. This step will separate the liquid from the barley. That liquid is what breweries use to make beer. Continuing the whiskey, the next step is to add yeast for fermentation. Once fermented, it goes to the distiller. In most distilleries, they are distilled at least twice. Once they get the desired alcohol content, they will store them in a cask for aging. And the last step is to bottle the whiskey. There you go, that is the short version of making single malt whiskey.

After the distillery tour, we went to a tasting room. There we had at least 6 drams of different samples of Cardhu in various ages, 12, 15, 16, 18, and different blends. Yes, Blends. They call it blends from different ages and different casks. It is still single malt as long as all whiskey comes from the same distillery, in this case Cardhu.

I was able to drink as much as I can because as planned, I was not going anywhere far. I booked a room at the Cardhu Country house. It's a Bed and Breakfast house right outside the distillery. Its a nice and homey three-story house. The host was so nice. He gave me a lot of information about the area, Speyside. Breakfast was typical Scottish, with ham, bacon, egg, beans and blood pudding. Blood pudding is made of pork blood, fat, cereal and oatmeal.

Next stop is one of my favorites and my go-to drink, Glenlivet. Glenlivet was founded almost 200 years ago. The oldest licensed distillery in Speyside and Highland. George Smith produced whiskey illegally until he was summoned by the Duke of Gordon to supply him and the king regularly. So he was forced to get a license for his whiskey. Other distilleries in the region followed suit and legalized the business. Another feature unique about Glenlivet is their water. They have exclusive rights to Josie's well which they claim to be the best water for making whiskey.





The Glenlivet distillery is newly renovated. They have a good presentation and offers the best tour so far. I joined the distillery tour and the archive tasting where I tried rare whiskeys. I tasted a 25 year old whiskey from a \$300 bottle, a 30 year old from a \$900 bottle, a 21 year old Founders Reserved from an \$1100 bottle and the priceless last of the 2 bottles from the archive. I brought a 13 year old bottle which is not in the market yet. I also got a Distillery Exclusive which I hand-filled myself. It has the bottle and batch number with my signature.

That same night, I proceeded to a local pub next to my hotel where I tried the other local whiskeys. I tried other whiskeys that were not available to the public. Most small villages and towns in Speyside region have a distillery with their name like Aberlour, Tomingtoul, Dufftown, Tamnavulin to name a few.

The following day, I went to Glenfiddich and Macallan distilleries. Macallan is the classiest of all the highlands. It's the most expensive but not necessarily the best scotch. All the other distilleries, don't mind their business practice because it affects them in a positive way. It jacks up the prices for the rest of them. The taxes for them is about 77%, which leaves so little for the distilleries. So remember, every time you drink Scotch, you contribute to the almighty United Kingdom.

Next stop is the lowland region, where one can find Auchentoshan (pronounced aw kuhn to shn) distillery. The whiskey they produced is my other favorite because it's so smooth. It is the only distillery that triple distills all their whiskeys. No one else can claim that. For others, its business, but for Auchentoshan goes for quality even if they lose 90% of their production in the process.

So from Scotland Whiskey region of Speyside, Highland and now from the Lowland where Auchentoshan is located. This is my last distillery tour. I ran out of time. I didn't get to go to Islay and Campbeltown.

Last stop is Johnny Walker in the city center (or downtown). Johnnie Walker bought an old department store and converted the basement into a warehouse cellar and have whiskey tour. The street level is now a Johnny Walker store. Johnnie Walker is the biggest seller of Scotch whiskey and they own several single malt distilleries like Cardhu, Caol ila, Glenkinchie and more...

Bucket list: Scotland Whiskey Pilgrimage: Completed

"When women work together, it's a bond like any other"

The Sorority Sisters had a taste of Sis Emma Galang's newly-renovated swimming pool during their night out held last Saturday, August 13 at her residence. That night, they also celebrated the birthday of Sis Josie Tarculas.

Indeed, 'twas a night of discovery (ries), of extreme fun, of gastronomic delights, TMI (too much information), and what have you! One discovery was that after all, Daemma Mendez, knows how to cook pansit and lechon kawali! The food prepared surely satisfied everyone. As for the TMI, I guess they're too bold to be revealed here!

Sis Eleonor Villaver was so kind to prepare gifts for a raffle which added to the gaiety of the evening.

Here are some comments from the attendees: "Nice bonding with you all last night Sisters! Thank you so much for the laughter and the food. Although late na ko dumating, that short time was well spent. Have a blessed day and take care everyone!"

"Thank you for the beautiful raffle and to the host Sis Emma Rubina Galang."

"Thank you Sisters. It's nice seeing you all this weekend. Hope to have more Soro Get together. Thanks Sis Emma for hosting."

"That was a day of fun and laughter. We had so nice memories to keep and be thankful for."

The bathing beauties that night: Sisters Malou Fajardo, Liza Valera, Malene Bonete, Daemma Mendez, Ophel Amon, Eleonor Villaver, Gloria Imperial, Beatrice Ventura, Fely Montecillo, Hazel Hermoso and Josie Tarculas.

Sis Emma Galang helped in the data gathering for this article. - Sis. Fely Montecillo



FROM MY POINT OF VIEW

BY BRO. DAN E. NINO

FVR, A Very Endearing Philippine President



Because the late 12th Philippine President Fidel V. Ramos is an honorary APO member who recently passed away at age 94, let me show some vignettes of

my close interactions with him through the years before, during and after his presidency.

After all, he is my cum-provinciano from Pangasinan. We share some things in common like language, politics, cultural make-up, anecdotes, among others. He was born in Lingayen, but was raised briefly in Asingan, Pangasinan where his father was a 5-term congressman. Whenever, we were together hosting him during symposia, lunch, dinner book signing, and what have you, he sheds off all pretenses of formalities as a stateman befitting his position.



FVR, Tabako or Steady Eddie as he is also known, mingles with us like an ordinary guy or common *tao*. He was charismatic. He was never a dull or boring person to be with. He always have some tales, jokes and wisdom to share. He had a reservoir of humor – some corny and some hilarious.

In one instance, he told his audience of mostly Pangasinenses. "My fellow Pangalatoks, kaya ba natin ito? I was a little bit unnerved by the term "Panggalatok." So during the Q&A portion, I corrected him, 'Mr. President, I believe that there's no such thing as Panggalatok. Our language or nomenclature as a people is Pangasinan, Pangasinanes or Pangasinense.' Sensing that I was correct, FVR did not rebut me.

On another occasion, he shared to us that some Pangasinanes have Chinese blood in their veins. For example he said, "Look at Ads Diaz (a former president of Pangasinan Brotherhood-USA who is so tall at 6'4" for a Filipino), he looks like Limahong" (a Chinese pirate) who built a channel in Lingayen named after him.) The crowd chuckled loudly.

"Look at Dan (he was referring to me, also a past president of PB-USA), he looks like Lucio Tan", (the Filipino-Chinese billionaire taipan). The more the audience blurted into laughter. It sounds corny but the audience loved it. I was flattered though. Imagine, comparing me to

one of the richest industrialists in the Philippines. That's how FVR was. He endeared himself to ordinary people like us.

During a book signing or a lull in every occasion, people gravitate toward him for picture taking and he relished it. He immediately places his arm on the shoulders of his admirers including me and flash his thumb up, his signature victory sign.



FVR was credited for the economic recovery of our Motherland which had earned the monicker, the "Emerging Tiger of Asia. He went to several countries to seek investments. His political partner and top lieutenant in the House of Representative was former Speaker Joe de Venecia, Jr., (my boss) who is another cum-provinciano whom I had the pleasure to work for as assistant of Public Relation at LandOil Resources Corporation. Together with the former five-time speaker, they crafted bills and issued executive orders to bail out our beloved Philippines. Examples of these are preventing blackouts, converting the large swath of land around Camp Bonifacio into the Bonifacio Global City which is now a tourist and economic hub, among others.

The former President anchored his governance on his philosophy of "people empowerment as the engine to operationalize economic development, social equity and national solidarity." His 5-point of governance were peace and stability, economic growth and sustainable development, energy and power generation, environmental protection and streamlined bureaucracy.

Steady Eddie is a health and fitness buff. In one occasion at a luncheon (hosted by fellow Pangasinense Roger Oriel, publisher of Asian Journal) in Orange County's mini White House, an upscale restaurant — he challenged us after a sumptuous lunch — to push ups until he told us to stop. We readily obliged. And had laugh about it. He was with his wife Ming Martinez Ramos.

There was no dull moment with FVR. If there was a lull, he always initiates conversation. On another occasion, we were at the official residence of then Consul General Helen Barbers-Dela Vega in Los Angeles. He showed me his eye glasses but without lenses. He also handed me a tiny pamphlet souvenir of his accumulated nuggets of wisdom, wits and humor. He said, to keep it my wallet. And added, "So you'll always remember me when I'm gone."—denino1951@gmail.com



GOINGS ON by Sis. Fely Montecillo

It's August! Four months to go and it would be Christmas time again. And another year would have passed once more. Let's all thank God for the present and of course, for the future! Once more, we would like to greet all our August born Brothers and Sisters a very HAPPY BIRTHDAY!

May you get a shower of blessings from above!

August is the last month of the summer vacation season. Some people say the whole month of August is one big holiday. It is the month named after the First Roman Emperor Augustus Caesar. This month, we have the Admit You're Happy Month, Family Day month, Dog Days of Summer month, National Golf Month, and Romance Awareness Month.

Those born between July 23 to August 22 fall under the Zodiac sign of Leo. They are known to be passionate, loyal and hopelessly dramatic. Leo is represented by the lion and the spirited fire signs are the kings and queens of the celestial jungle. Leo is ruled by the sun, the celestial body that governs life and vitality. They are renowned for their stability, loyalty and consistency. They are dedicated friends and lovers who put their hearts into every relationship.

The girls had a taste of Sis Emma's newly refurbished pool during the Sorority Ladies' Night Out held last Saturday, August 13, at her residence. The display of beautiful figures could not be avoided, drinks abound, and the warmth of friendship was as the weather allowed. 'Twas a night of great banter, laughter, discussions about anything under the sun from the mundane to the highly intellectual matters (like sex?). Just to prove the ladies had much fun, they didn't want the evening to end! Some spent the night, they slept over and had breakfast the next morning. It was really such. delight the "Senoras" are eagerly looking forward to the next one!

It's back to the grind for Brod Prez Roehl Reyes after his sojourn from England and Scotland. Welcome back Brod!

Brod Prez is full of admiration for the utter efficiency and coordination he has observed among our UKAA Brods and Sisters. He's also very grateful for their kindness and hospitality during his short stint there.

Upon landing in the UK, he was met at the airport by UKAA President Sis Marcia. The other members he met there were: Brods Michael Palamos, Peter Caranza, Sisters Trosalyn Pases, Kay Remigio, Mercia Balmores and Rosephine Pedroso.

TREASURER'S REPORT By Sis. Emma Rubina-Galang

1. Adriano, Mel 2. Agagon, Troy Alfaro, Eunice** 3. 4. Almazan, Alex Almazan, Irma 5. 6. Amon, Ofel 7. Amon, Tony 8. Ang-Gayon, Melody 9. Ansula, Bong 10. Aquino, Tagumpay 11. Aralar, Eric 12. Araneta, Carlo 13. Arevalo, Lester 14. Argonza, Vince 15. Arnaldo, Manuel 16. Arroyo, Geoffrey 17. Atienza, Oscar 18. Atienza, Rennel** 19. Ayo, Toti 20. Bautista, Jimmy 21. Bayani, JR 22. Bonete, Malene 23. Bragado, Sam** 24. Brillo, Oscar 25. Bundalian, Kusay 26. Cajucom, Willy 27. Calvario, Rene 28. Carbon, Joel 29. Carrasco, Danny 30. Casaje, Dennis 31. Castillo, Nards 32. Clarete, Sam 33. Clavecilla, Nan 34. Cobarubias, Bob 35. Conferido, Reuben 36. Cordova, Jamie**(*) 37. Cristobal, Lope

38. David, Betta

39. David, Christian

41. de Leon, Malou

40. De Guzman, Nato

42. Delmolin, Froilan

43. Dime, Emmanuel

44. Emperado, Rudy

47. Evangelista, Jen*

48. Fajardo, Marilou

49. Fernando, Rubilyn

46. Evangelista, Domel*

45. Enguero, Pam

50. Ferrer, Jojo** 51. Fisico, Teddy 52. Flores, Rudy 53. Ford, Bicbic 54. Franco, Rolly 55. Ganzon, Eleasar 56. Gapido, Bodgie 57. Garchitorena, Mar 58. Gomez, Tony 59. Gopez, Bernard 60. Gucilatar, Elma 61. Gucilatar, Mervyn 62. Guerrero, Jing 63. Ilagan, Manny 64. Imperial, Gloria 65. Jaranilla, Ogie 66. Javierto, Mandy 67. Jove, Nestor 68. Jove, Shirley 69. Jovellanos, Jobee 70. Junio, Virgil* 71. Jusay, Nelson 72. Lara, Bobet 73. Lautchong, Wilson 74. Layno, Maryann 75. Linsangan, Jun 76. Lumague, Francisco** 77. Lumague, Ginalyn** 78. Madrigal, Jun 79. Madrigal, Tess 80. Magsino, Jimmy 81. Maidin, Yusup 82. Mansilla, Beeboy 83. Marte, Rocky 84. Martinez, Amy 85. Martinez, Jesse 86. Mateo, Howard 87. Medina, Mishael 88. Medina, Raul 89. Mendez, Daemma 90. Mendoza, Armand 91. Miranda, Shane 92. Montecillo, Fely

99. Pangilinan, Angel

100. Paras, Roland 101. Paredes, Vic* 102. Pascua, Dom 103. Pascual, Winston 104. Pastores, Alex 105. Peneza, Jo 106. Perez, Aldren** 107. Petrasanta, Rene 108. Petreace, Petchie 109. Picazo, Bobitte 110. Posadas, Rey 111. Rayala, Joar 112. Remorozo, Gerard 113. Reyes, Roehl 114. Rivera, Art 115. Rondilla, Donato 116. Rosal, Jet 117. Rubina-Galang, Emma 118. Sager, Limuel 119. Salas, Hazel 120. Salvador, Buddy 121. Schuller, Sharon** 122. Serrano, Eric 123. Sevilla, Bobby 124. Sipin, Perry 125. Somera, Herman 126. Sy, Chowee** 127. Sy, Sancho 128. Tarculas, Josie 129. Tarculas, Lito 130. Tecson, Ed 131. Umandal, Ruel** 132. Urea, Connie** 133. Valentino, Hero* 134. Valera, Liza 135. Ventura, Beatrice 136. Venturina, Jimmy 137. Villaver, Eleonor 138. Villaver, Melvin 139. Yambot, Ferdie 140. Yenko, Rene 141. Zamora, Sammy

- paid until 2023 - new members Report as of 8-15-2022

98. Pagdanganan, Liz Please send your

93. Nino, Dan

96. Pablo, Joel

94. Ninofranco, Edgar

95. Noche, Caesar

97. Paggao, Jerome

\$50.00 Annual Membership Dues to: SIS. EMMA RUBINA-GALANG 15844 Londelius St., North Hills, CA 91405

Please make check payable to: APOGLA OR Zelle to: apogla.info@gmail.com Zelle account under: APOGLA AA

HAPPY BIRTHDAY **AUGUST** CELEBRANTS

MEMBERS:

- 01 Bobbitte Picazo, Bernard Gopez
- 03 Gerry Martinez
- 06 Josie Tarculas, Mervyn Gucilatar Jun Linsangan, Gus Sunga
- 07 Tony Gomez, Ramon David(+)
- 10 Larry Alvarado
- 11 Marilou Tayson
- 12 Jobee Jovellanos, Reggie Martinez
- 13 Davy Potot
- 15 Elizar Cabarles
- 17 Ruben Querubin, Joar Rayala, Carl Edwin Milano
- 19 Eric Serrano, Luis Robles
- 21 Noel Rivera
- 22 Jesus Reyes
- 23 Cathy Cari-Samoy, Jaime Protacio
- 24 Au Lainez, Antonio Luciano(+) Rosemary Schwartz
- 25 Rene Maddela
- 30 Jun Beltran(+)
- 31 Oscar Morallos, Ronan Umali

SPOUSES:

- 01 Madonna Cabacungan
- 02 Lucy Magsino
- 03 Jelyn Bundalian
- 10 Raychelle Argonza
- 15 Shawn Cobarrubias
- 23 Aileen Martinez
- 24 Florence Chua
- 25 Lorna Serrano
- 30 Liza Flores

APOKIDS:

- 01 Alexis Julie Salas, Elaine Villaver
- 03 Aris Oris
- 04 Michael Rondilla, Jonathan Rayala, Rex Petrasanta
- 05 Spencer Ninofranco
- 06 Isabella Factoran
- 08 Kaylee Argonza, Melissa Villaver
- 09 Jophiel Oliver, Joseph Valera
- 10 Maricel Blancada
- 11 Ami Barcelona, Euen Ambrosio
- 13 Betram Amon
- 14 Kyle Argonza, Mikhael Madrigal, Gabriel Peneza
- 15 Glenn Clarete, Alvin Cabacungan
- 16 Angelica Amon, Jason Valentino
- 17 Marc Likwong, Joshua Rayala
- 22 John David
- 24 Kristopher Aure
- 25 Rachel Clare Aquino
- 26 Robert Sevilla
- 28 Apple Adao
- 29 Leah Jean Caldoza
- 30 Bo Jish Ludovico, Alyssa Gabriel
- 31 Atom Fisico

AUGUST GENERAL MEMBERSHIP MEETING

Join us this: Saturday, August 20, 2022

Medicare Symposium start at 3PM

GMM starts at 5 PM

Fellowship will follow right after

IN PERSON MEETING: at Bro. Jobee and Sis. Hazel's Place 20120 Diehl St. Walnut, CA 91789



CONTACT PERSONS:

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