



~ Our Mission ~

"A professional organization dedicated to the ongoing education of the claims community. Providing an arena for member interaction and the sharing of resources."

Next Regular Meeting: September 18, 2015
Time: 11:30am Location: Billy Baroo's
For more details see page 2

You Can't Lose What You Don't Have

By Tom Williams, PSAA President, Partners Claim Service

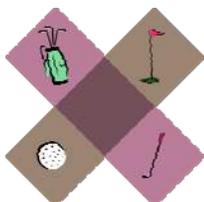
Expect the unexpected. That's what they say. However, you can't really expect the unexpected because once you expect it, then it is no longer unexpected. So, by definition, once you expect a thing, it can no longer be termed unexpected. Thus, you cannot expect the unexpected, despite what they say.

What we can expect is loss. I don't want to come across as a "downer" but this is more what the above expression is speaking of. We need to expect that not all things will go according to our perfect plan. One of the most painful ways to experience an interruption in our perfect plan is a loss. In our world of insurance claims, we handle loss on a daily basis; someone else's loss. Whether to property such as a house or a car, or a loss in the form of an injury, someone has suffered a loss and our job is to help them through this trying time.

As we work this job year after year, loss after loss, it is very easy to become robotic during the entire claim process. After all, to us it is simply another claim. However, to the one that suffered the loss; this could be one of the most traumatic events in their life to date, or for their entire life. As such, for us to truly be the most effective in our job, we really need to care about what they are going through.

Early on in my career as an insurance adjuster, I began to develop an attitude of skepticism toward just about every injury claim. A fellow adjuster had a different perspective, mostly because he had

(See How Much Time... continued on page 3)



4th Annual PSAA NORTH

Golf **Tourney**

Friday, July 17, 2015

— See page 26



4th Annual PSAA SOUTH

Golfing **Safari**

Winners Photos — See page 4



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Case Study

— See page 7

Well Adjusted

— See page 11

Shared experience from



Claims Conversation

with Roger Howson

— See page 15



— See page 21



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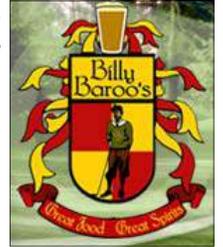
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PSAA Next Luncheon Mtg



Next Meeting: September 18, 2015
Time: 11:30am to 1:00pm
Location: Billy Baroo's Bar & Grill
(at Foster Golf Links)
13500 Interurban Ave W
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Cost: Members \$20 Vendors \$25
Presentations: To be announced



Stay in touch with PSAA throughout the summer using our social media tools!

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Additional Meeting Information

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:00 p.m. End of Meeting

Please arrive on time and have your cash or check (payable to PSAA) ready, or provide your online payment receipt. We appreciate your cooperation and assistance.

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You Can't Lose... (Continued from front page)

been injured in an accident and knew what it was like to be on the other side of a claim. I had not been injured in an accident and didn't know what it was like. So, it was much easier for me to become jaded. So, how do we deal with this very common occurrence? I had to learn to put myself in the position of the injured person. I actually learned to internalize their loss. Whether property damage or an injury, this practice allowed me to become much more caring about their loss and ultimately much more effective in resolving claims.

This brings me back to the issue of loss. Everyone that has possessed a thing has lost a thing. Now, losing a thing can be difficult to deal with. However, it does not compare to losing a person. I recently read an article written by our very own Roger Howson. He talked about the tragic loss his brother suffered when his wife passed. The very thought breaks my heart. I have not lost my wife and am so thankful for this. However, I have lost loved ones in the past and know the pain very well. So, it is very easy for me to put myself in the place of Roger's brother and feel the pain of what he is feeling.

The simple and sometimes painful truth is this, the more we have, the more we risk losing. The more love we have in our life in the form of family and friends, the more we may someday lose. This is life as we know it. To risk love is to risk loss. But, as the saying goes, it is better to have loved and lost, than to never have loved at all. This is so true. I would not trade one day with my wife, kids, family or friends for less risk of suffering loss.

A person could limit his/her risk of loss by isolating himself/herself, by cutting people out of his/her life. Alone, that person would risk very little. However, alone, that person would not really live life. As I have said previously, truly living requires relationships. As you reflect on your life, think about your loved ones. Think about the impact they have had on your life and the impact you have had on their lives. This is what living is all about. So, we only lose what we have. If we do not have, we do not lose. If we live long enough, one might measure the quality of a person's life by the amount of loss they have endured. After all, to have lost much means one would have also loved much.

I choose to risk loss and maximize love. For me, that is the only way to truly live.

Thank you for listening. Have a great month. ❖



4th Annual PSAA SOUTH

Golfing Safari

Friday, June 12, 2015

Photos available for viewing and downloading at

www.pugetsoundadjusters.org



All 3 winning teams scored a 57, so they had to do a roll off for 1st, 2nd and 3rd place.

The winners are as follows:

1st Place - Team 11A: Wayne Shay - Restorx, Mark Machin - McBride, Jesse Williams - Classic Claims, Ed Ratcliff - State Farm

2nd Place - Team 6B: Shawn Brien - Servpro of Woodinville, Greg Anderson, Pat Stullick, Bob Scheaffer - Engle Martin

3rd Place - Team 1A: Jeff Thieme - Grange Insurance, Chris Fannin - Pemco, Ken Schroeder - Oregon Mutual, Dave Omli - Nordic

Closest to the Pin and Longest Drive Winner was Yvette Winter - Polygon



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Default without Notice: Court Vacates Judgment Based on Interpretation of "Appear"

— By Kyle Riley

From the desk of Kyle Riley: Can a party obtain a default judgment without serving notice when the defaulted party has not given written notice of appearance?

Claims Pointer: Washington courts generally disfavor default judgments. A party seeking a default judgment must give proper notice to the opposing party if the party has failed to "appear." Normally, a notice of appearance satisfies this requirement. Written notice, however, is not necessary to "appear" for purposes of default. In this case, the Washington Court of Appeals considered whether a California attorney's settlement negotiations after receiving the complaint were sufficient to constitute "appearance."

Servatron, Inc. v. Intelligent Wireless Products, Inc., Case No. 32251-3-III, 2015 WL 1452672, Court of Appeals of Washington, Division 3.

Servatron, Inc. (Servatron) sued Intelligent Wireless Products, Inc. (IWP) and its owners, the Kovacs for various claims arising out of a failed business deal. In January or February 2012, Servatron timely served all involved parties. The Kovacs were served in California, their domicile. The Kovacs hired an attorney who was not a member of the Washington State bar. In April 2012, the Kovacs' attorney sent an email to Servatron's attorney notifying him of his involvement, that he intended to file an answer but did not have the case number, and asking Servatron's attorney to call him. The same day, Servatron's attorney responded with the case number and told him he would request his client allow 30 more days for the Kovacs to file an answer.

The parties had a settlement conference by phone at the end of April 2012. Servatron's attorney followed up on April 30, 2012 with a proposed settlement offer but heard no response. He made another request, and stated that if he did not hear back, that he would that he would "go into litigation mode—including moving for default." In June there were further settlement discussions, but ultimately no settlement was reached.

(See Case Study... continued on page 9)



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"Oregon Governor Signs SB 411: Big Changes for Oregon UM/UIM and PIP Coverage"



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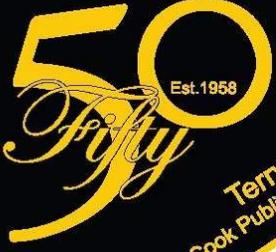
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Case Study... (Continued from page 7)

On July 11, 2012, Servatron moved for a default judgment without serving the motion on any of the defendants or their attorneys. In his affidavit in support of the motion, Servatron's attorney stated that he had warned the Kovacs that he would seek default if the settlement terms were not acceptable. On October 31, 2013, Servatron served a collection action on the Kovacs in California. On December 20, 2013, the Kovacs moved to set aside the default judgment through a Washington attorney. Servatron argued that it did not need to serve the Kovacs with notice prior to default because they had never gave notice of appearance. The trial court denied the motion to vacate, citing in part the Kovacs' neglect. The Kovacs appealed.

The Court of Appeals first considered whether the Kovacs had "appeared" for purposes of CR 55. The court ruled that while normally a notice of appearance must be written, appearance is much more broadly defined because default judgments are disfavored. The court held that the Kovacs appeared "informally" because their attorney had discussed settlement and evidentiary issues after the service of a complaint. Servatron argued that the Kovacs could not appear through their attorney because the Kovacs' attorney was not licensed to practice in Washington. The court rejected that argument because the attorney's informal appearance was an appearance of the party, even if it would have been a violation of court rules for the attorney to file the appearance.

Lastly, Servatron argued that failure to give notice makes a default judgment voidable, not void. In other words, Servatron attempted to argue that the court should consider the Kovacs' negligence in delaying action after receiving notice of the default. The court stated that the law was clear on this point—a default judgment is void when the party seeking default fails to give notice of intent to take default after the opposing party has appeared. ❖

— View the full opinion at: <https://www.courts.wa.gov/opinions/pdf/322513.pub.pdf>

— If you would like to be notified of new cases, please send an email to: caseupdate@smithfreed.com.

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Do I have mold presence or is it mold growth?

By Payam Fallah, PhD Mycologist

The interpretation of the term "mold" has caused serious financial burden for home owners and insurance companies for years as a result of misinterpretation of laboratory data. Each year hundreds of thousands of dollars are spent determining the natural presence of mold spores (Fig. 2) on surfaces versus actual mold growth in indoor environments. Mold growth is the occurrence of vegetative part (AKA hyphae, Fig. 1) of mold with or without associated spores. This means when the lab reports say for example growth of Cladosporium mold is detected, the lab has seen both the vegetative structures and spores under microscope that are associated with this mold. But when the results come back listing a variety of mold species *grown in culture* and/or some quantity of *mold spores* from a particular surface, an inexperienced field investigator's interpretation is "tests are positive and we have serious mold problem". A closer look at the report and the type of analyses from the laboratory which was requested by a field investi-



Fig. 1. Mold growth



Fig. 2. Mold spores

gator might reveal culturing (growing mold spores on Petri dishes) of surface samples or quantifying a number of miscellaneous spores on tapes, swabs, or even dust cassettes. Finding a quantity of growth or spores under these conditions is natural and expected in many indoor environments. This is analogous to presence of large numbers of dandelion seeds in your lawn versus the actual

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Well Adjusted... *(Continued from page 11)*

dandelion plants. The former is unavoidable and the latter is what no one wants to have in their lawn.

When the term "mold" is used it is generally assumed by people that mold growth is present. However, the term may apply to spores or other parts of the mold structure as well. In other words, it has a broader connotation and usage than if a lab indicates specifically "mold growth". To correctly make sense of the data, the field investigator must, to the best of his or her ability, select the right analysis type to establish mold presence vs growth. Below are two scenarios that may help better distinguish between the two terms.

Scenario 1:

A toilet on the second floor is leaking and after couple of weeks some surfaces on the walls start to show discoloration. The field investigator visually inspect the surface and renders an opinion that discoloration may be some suspicious mold growth. To test his observation, he takes several swab samples and sends them to a laboratory for analysis. He asks specifically for culturable analyses. The results come back positive for "mold". A variety of mold colonies are reported with different concentrations (Colony Forming Units, CFU). Conclusions are made that swab samples show presence of "mold" and mold remediation is to be done. Anyone glancing at the data would agree that tests are positive for mold. However, there is no proof that surfaces actually were colonized by "mold growth". Simple tape lifts and examination of them through direct microscopy would have revealed if indeed molds were growing on the wall surfaces. There was no mold growth occurring on surfaces, remediation and the lab costs were unnecessary.

Scenario 2:

Mold "contamination" claim is filed for household items kept in storage facility for a few months. The facility has adequate ventilation and the humidity is fully controlled. Owners notice a musty smell during a visit and claim that their belongings have molds, which they did not have prior to storage. An investigator collects surface samples from couches and miscellaneous items using vacuum dust cassettes and a few random tape lifts from surfaces. Laboratory is asked to look for presence of mold(s) and provides counts per square inches of surfaces. Once again, the results show a variety of mold spores identified (positive test results for mold) and at different concentrations (counts/square inches). What the

(See Well Adjusted... continued on page 15)



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Well Adjusted... (Continued from page 13)

dust vacuuming and surface tapes have done in this case is to tap into the history of the couch when it accumulated thousands of naturally fallen mold spores and absorbed into the fabric pores. The mold spore counts are simply just counts and not the proof of the actual mold growth.

In both cases, a simple direct microscopy looking specifically for growth would have answered the question, do I really have mold presence or mold growth? ❖

— For questions or additional information, you can contact author Payam Fallah at 425-216-4536 or pfallah@idehl.com



Claims Conversation

with **Roger Howson**, Claims Dispute Resolution, PSAA Newsletter Editor & Education Chair, TCAA Past President

Sunday night of the three day Memorial Day weekend my brother Eric calls from Scottsdale, Arizona. My wife Barbara tells him that I'm in the middle of a project, and asks if I could call him back. He tells her he really needs to talk to me right now. Barbara calls me to the phone in a tone of voice that tells me this is a call I need to take.

Eric apologizes for the interruption, then tells me that he's come home from work to find his wife Kimberly dead. He says he was only gone a few hours. She's only 52 years old, and as far as he knows she hasn't been sick or ailing.

Eric explains that the 911 operator talked him through resuscitation efforts, which he was still attempting when the aid unit arrived. They radioed for a coroner. The coroner sent Eric away while they investigated the scene of the death, and searched the house for prescribed medication, illicit narcotics, and/or anything else which may have caused or contributed to her death.

As I write this Claims Conversation, Kimberly's autopsy is scheduled for today, and her funeral is planned for Monday.

Less than two weeks ago, Eric and Kimberly's extended families all gathered to celebrate their oldest daughter Whitney graduating Summa Cum Laude from Arizona State University. Their youngest daughter Danielle is just now finishing her freshman year at Washington State University. The Saturday night before her mother's death, Danielle calls Kimberly from the Sasquatch Festival at the Gorge to report that she's uninjured after the vehicular rampage through the Gorge-area campgrounds by some allegedly drug-impaired Californian male.

Eric is the Executive Chef at the Hyatt Resort in Scottsdale, so he busies himself with coordinating hotel accommodations for his wife's many relatives and the families of his four remaining siblings (we lost a 20 year old brother several decades ago), funeral arrangements, and planning the menu for the extensive banquet immediately following the funeral service. His daughters and every one of his family and his wife's family all offer to take over the planning, logistics, and coordination surrounding the funeral, but Eric is insistent that staying busy is his only respite from the crushing realization that he'll never again see the wife he's loved for these past thirty years.

(See **Claims Conversation...** continued on page 17)

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Claims Conversation... *(Continued from page 15)*

People die every day.

All day, every day, the 911 operators field frantic calls involving everything from life and death situations to lonely requests for help from someone who has fallen and can't get up. The emergency response professionals spend their days attending to horrific injuries, mangled bodies, and the tragic consequences of bad decisions. Coroners are called upon to make sense of the senseless, remain objective in the face of a family's overwhelming sorrow, and articulate the cause of death in a way that answers all questions regarding medical, legal, and personal considerations. Funeral homes navigate debilitating grief, dysfunctional family grievances, financial constraints, logistical challenges, and aesthetic preferences at a time when their customers are often irrational, unreasonable, and unrealistic.

Sunday, May 24th, 2015 is the worst day of my brother's life. It is his wife's last day.

Throughout these unhappily necessary bureaucratic necessities, everyone dealing with my brother is sensitive, patient, responsive, and exceedingly professional. Their explanations are thorough, but clear and simple. They acknowledge the difficulty of the situation, and accommodate his unfamiliarity with whichever part of the process of death, dying, and/or bereavement they are responsible. Even a government entity as unwieldy as the coroner's office manages to deftly maneuver between their obligation to hold my brother at arm's length while they investigate his wife's untimely death, and their understanding that he is probably more anxious than they are to know why and how she died.

Insurance claims happen every day. For us, it's just one more claim on a day when this particular claim may just be one claim too many. For them, whatever situation causes them to file this claim might make it seem like this is the worst day of their life.

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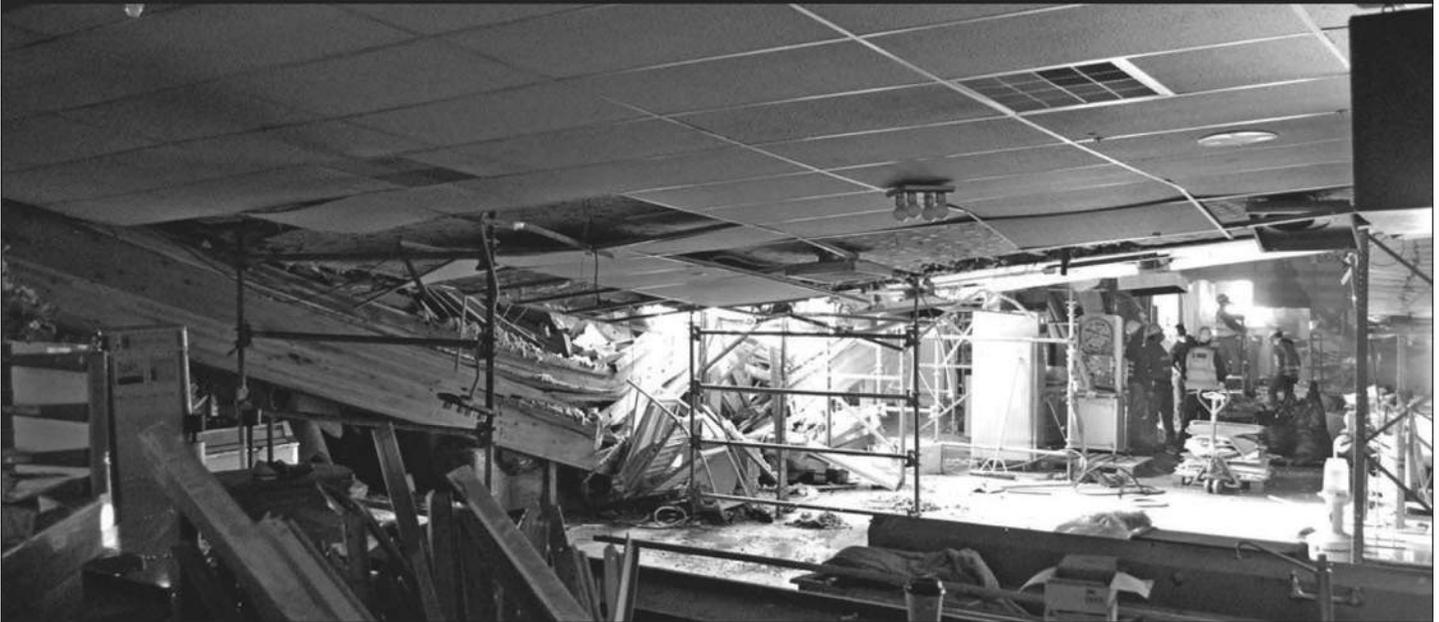
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Ten Body Language Secrets of Highly Successful People

— By Jeff Haden

Reprinted from www.inc.com

You control your body, but your body also controls you. Simple gestures, simple postures—each makes a dramatic impact on how you think, feel, and perform.

But that doesn't mean you have to be an athlete or yogi or contortionist to take advantage of that. You can still be you.

Only now you can be a better you. Here are 10 cool ways:

1. Lie Down, Be More Creative. According to Australia National University professor Dr. Darren Lipnicki, lying down can lead to creative breakthroughs. "It might be that we have our most creative thoughts while flat on our back," he says. One reason might be that more of the chemical noradrenaline is released while we're standing, and noradrenaline could inhibit our ability to think creatively. Now you have a great excuse to lay back and think.

2. Cross Your Arms, Be More Determined. Oddly enough, crossing your arms will make you stick with an "unsolvable" problem a lot longer and will make you perform better on solvable problems. That's definitely cool, because persistence is a trait most successful entrepreneurs need in abundance. Whenever you feel stuck, try folding your arms against your torso. And then keep pushing ahead!

3. Stand Like Superman, Gain Confidence. According to Harvard professor Amy Cuddy, two minutes of power posing—standing tall, holding your arms out or towards the sky, or standing like Superman with your hands on your hips—will dramatically increase your level of confidence. Try this one before you step into a situation where you know you'll feel nervous, insecure, or intimidated. (Just make sure no one is watching.) I do it for a few minutes before every speaking gig because it definitely works.

4. Tense Your Muscles, Gain Willpower. You know how you instinctively tense up before you have blood drawn? That's your body's way of trying to minimize pain. Flexing your muscles also helps you stay more focused when you hear negative information. Flexing can even increase your ability to resist eating tempting food. (Sounds like we should be flexing all day.)

(See **Body Language...** continued on page 20)

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Body Language... (Continued from page 19)

5. Smile, Reduce Stress. Frowning, grimacing, and other negative facial expressions signal your brain that whatever you are doing is difficult. So your body responds by releasing cortisol, which raises your stress levels. Stress begets more stress...begets more stress...and in no time, you're a hot mess. Here's the cure: Make yourself smile. You'll feel less stress even if nothing else about the situation changes. And there's a bonus: When you smile, other people feel less stress, too. Which, of course, will reduce your stress levels. So kill two stresses with one smile.

(By the way, smiling also makes working out easier. Say you're doing reps with a heavy weight; naturally you'll grimace. But if you force yourself to smile, you'll often find you can do one or two more reps. Try it--but be prepared for when other gym rats look at you oddly.)

6. Bow Slightly, Put Yourself at Ease. Tilting your head forward slightly when you meet someone shows deference and humility and helps remove any perceived differences in status. The next time you meet someone, tilt your head forward slightly, smile, make eye contact, and show you are honored by the introduction. We all like people who like us, so if I show you I'm genuinely happy to meet you, you'll instantly start to like me. And you will show you like me...and that will help calm my nerves and help me be myself.

7. Mimic Others, Understand Their Emotions. Sounds strange, but research shows that imitating other people's nonverbal expressions can help you understand the emotions they are experiencing. Since we all express our emotions nonverbally, copying those expressions affects our own emotions due to an "afferent feedback mechanism." In short: Mimic my expressions and you'll better understand how I feel—which means you can better help me work through those feelings. Plus, mimicking facial expressions (something we often do without thinking) makes the other person feel the interaction was more positive.

8. Stand at an Angle, Reduce Conflict. When tensions are high, standing face to face automatically feels confrontational. When what you have to say may make another person feel challenged, shift your feet slightly to stand or sit at an angle. And if you're confronted, don't back away. Just shift to that slight angle. You'll implicitly reduce any perceived confrontation and may make an uncomfortable conversation feel less adversarial.

9. Use Your Hands, Improve Retention. Research shows requiring children to speak while they are

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learning has no effect on enhancing learning--but requiring them to gesture helps them retain the knowledge they gain. If it works for kids, it will work for us, too. According to one researcher, "Gesturing can thus play a causal role in learning, perhaps by giving learners an alternative, embodied way of representing new ideas." Sounds good to me.

10. Chew Gum, Be More Alert and in a Better Mood. OK, so chomping on a wad of gum may not look particularly professional. Still, a number of studies show chewing gum can make you more alert. And improve your reaction times. And improve selective and sustained attention. And improve your disposition.

Here's a thought: The next time you need to solve a difficult problem, lie down, cross your arms, and pop in a stick of gum. Maybe, just maybe, that's the winning combination you need to achieve your next breakthrough. ❖



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NEWS from Around the Web

Alcohol Mixed with Cannabis Significantly Increases THC Blood Levels

Reprinted from www.claimsjournal.com



Cannabis plus alcohol is one of the most frequently detected drug combinations in car accidents, yet the interaction of these two compounds is still poorly understood.

A study appearing online in *Clinical Chemistry*, the journal of AACC, shows for the first time that the simultaneous use of alcohol and cannabis produces significantly higher blood concentrations of cannabis's main psychoactive constituent, Δ^9 -tetrahydrocannabinol (THC), as well as THC's primary active metabolite, 11-hydroxy-THC (11-OH-THC), than cannabis use alone.

Currently, 23 states and the District of Columbia have legalized medical cannabis, and Colorado, Washington, Oregon, and Alaska have decriminalized recreational cannabis use. As cannabis becomes more widely accessible, the verdict remains out on whether cannabis intoxication increases the

(See News... Continued on page 23)

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News... (Continued from page 21)

risk of car accidents. Experts agree, however, that the combination of cannabis and alcohol raises the chance of crashing more than either substance by itself. In a study of 1,882 motor vehicle deaths, the U.S. Department of Transportation found an increased accident risk of 0.7 for cannabis use, 7.4 for alcohol use, and 8.4 for cannabis and alcohol use combined.

To shed light on the ways in which cannabis and alcohol interact to negatively impact driving, a group of researchers studied 19 adult participants who drank placebo or low-dose alcohol (with a target peak breath-alcohol concentration of approximately 0.065 percent) 10 minutes prior to inhaling 500 mg of placebo, low-dose (2.9 percent THC), or high-dose (6.7 percent THC) vaporized cannabis. The researchers found that with no alcohol, the median maximum blood concentrations for low and high THC doses were 32.7 and 42.2 µg/L THC, respectively, and 2.8 and 5.0 µg/L 11-OH-THC. With alcohol, the median maximum blood concentrations for low and high THC doses were 35.3 and 67.5 µg/L THC and 3.7 and 6.0 µg/L 11-OH-THC—which is significantly higher than without alcohol.

“The significantly higher blood THC and 11-OH-THC [median maximum concentration] values with alcohol possibly explain increased performance impairment observed from cannabis-alcohol combinations,” said lead study author Marilyn A. Huestis, PhD, of the National Institute on Drug Abuse, Baltimore, Maryland. “Our results will help facilitate forensic interpretation and inform the debate on drugged driving legislation.”

— Source: American Association for Clinical Chemistry



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4th Annual PSAA NORTH Golf **Tourney**

Friday, July 17, 2015

Let's Have Some Fun!

Registration: 12pm
Shotgun Start: 1pm

Nile Shrine Golf Course ~ 6601 244th St SW ~ Mountlake Terrace, WA ~ www.nileshriners.org

REGISTRATION FORM (Questions? Contact Lizzy Adkins at 253/376-8085 or lizzy.adkins@norcross.com)

Name: _____ Company Name: _____

Address: _____ City: _____ State: ____ Zip: _____

Daytime Phone: _____ Fax Number: _____

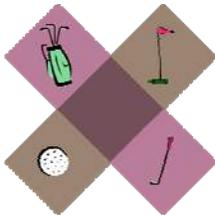
Email Address: _____

Please list NAMES & COMPANY of Golfers in your Foursome:

1. _____ 2. _____

3. _____ 4. _____

**** EACH FOURSOME MUST CONSIST OF TWO ADJUSTERS ****

<p>Registration Fees Include:</p> <ul style="list-style-type: none"> — 18 Holes of Golf — Golf Cart — Range Balls — Opportunity to Win Great Prizes — Dinner for Golfer — Raffle and Awards Ceremony <p>Note: Club rentals are available from Nile Shrine Golf Center</p> <div style="text-align: center;">  <p>Interested in Sponsorship Opportunities?</p> <p>Contact Deborah Jette at djette@grange.com</p> <p>Opportunity to win fabulous prizes</p> </div>	<p><u>Space is Limited – Register Early!</u></p> <p><u>Fees</u></p> <p>Dinner & Golf.....\$100.00 ea</p> <p>Foursome (Dinner & Golf for 4).....\$400.00</p> <p>Dinner Only.....\$40.00 ea</p> <hr/> <p>Dinner & Golf _____ x \$100 = \$ _____</p> <p>Foursome _____ x \$400 = \$ _____</p> <p>Dinner Only _____ x \$40 = \$ _____</p> <p style="text-align: right;">Grand Total \$ _____</p>
<p>Note: You may also pay online with a credit card!</p> <p>Visit our website at www.pugetsoundadjusters.org and follow the link!</p> <p>If you pay online, please email your receipt and this registration form to Lizzy Adkins at: lizzy.adkins@norcross.com</p>	<p>Enclosed is my check made payable to: <i>Puget Sound Adjusters Association (PSAA)</i> in the amount of \$ _____</p> <p style="text-align: center;">Mail form and payment to: Lizzy Adkins 3508 66th Ave West University Place, WA 98466</p>