



2016 Newsletter on Forms 1099 & 1095 Reporting

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Forms 1095/1094 Reporting

There are 3 different types of 1095 forms. While the forms are very similar, the main difference is who sends the form to the employee. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- Employees will receive a 1095-A if they were covered by a federal or state marketplace (also called an exchange).
- Employees will receive a 1095-B if they were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP). They may also receive a 1095-B from their insurance carrier if they are enrolled in a fully-insured employer sponsored plan.
- Employees will receive a 1095-C if coverage was provided by the employer.

continued on page 6

IRS Increases Scrutiny Over 1099

Following the stated guidelines of Form 1099 will help avoid penalties and notices. The filing requirements for 1099s have evolved over the past few years. Late and non-filing penalties have increased, and the IRS is increasing business owners' accountability by adding two questions to all business income tax returns. The first asks if the business made any payments that would require the filing of a 1099. The second asks if the business prepared and filed the 1099s (assuming there were qualifying payments). A "yes" answer to the first question and a "no" to the second, will raise a red flag with IRS.

The best course of action is to be vigilant in obtaining vendor information using Form W-9 so you are easily able to prepare 1099s at the end of the year.

Making 1099 Reporting Easier

- If given the option, pay vendors by debit or credit cards, rather than by cash or check. IRS rules stipulate that business owners are not responsible for reporting amounts paid to vendors by debit or credit cards.
- When paying vendors for the first time, always have them fill out Form W-9 prior to issuing the payment, regardless of the amount. This will take the headache out of trying to track them down at the end of the year. You can access the form at: <http://www.irs.gov/pub/irs-pdf/fw9.pdf>

On the Web...

There is a wealth of information and forms available on the internet. The following websites are very helpful:

Visit our website:
www.hblcpa.com

Internal Revenue Service:
www.irs.gov

A search engine for government services with links to all states:
www.usa.gov



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Q & A – Our Most Frequently Asked Questions

Q: We need to send a Form 1099 to someone, and we don't have their taxpayer identification number. How do we get this information?

A: Provide Form W-9 to anyone whose payment(s) may require a Form 1099 with the stipulation that it must be returned to you before issuing them a check. Form W-9 is the IRS form to request an identification number from someone other than an employee. This will eliminate the need to track people down in January in order to file on time. Access the form at: <http://www.irs.gov/pub/irs-pdf/fw9.pdf>.

Q: I received a 1099-K, what is this?

A: If your company accepts debit or credit cards, you will receive a 1099-K if gross transaction amounts exceed \$20,000 and there are more than 200 transactions in the calendar year. Please be sure to provide us with any 1099-Ks that you receive so we have this information when preparing your tax return.

Q: One of my vendors told me that I don't need to issue them a 1099 because they are an LLC. Am I still required to prepare a 1099 for them?

A: It depends. The best way to find out if you need to issue a 1099 to someone is to have them fill out Form W-9. If the business is an LLC, the LLC box on the W-9 should be marked and their tax classification code filled in. If they mark "C corporation" or "S corporation", then you DO NOT need to issue a 1099. In all other cases, you will need to issue a 1099 to the vendor.

Q: Is it permissible to hand-write a 1099?

A: Though not required, the IRS does encourage you to type the form and, further, asks that it be legible, in black ink and that you not use dollar signs, commas, ampersands or other symbols, whether they are typed or hand-written.

Q: A 1099 that I mailed to a vendor came back as undeliverable. What should I do?

A: Try to contact the vendor to obtain updated information. If that is not possible, keep the form in your records for at least 4 years from the due

date. For example, a 1099 for the calendar year 2016 has a due date of January 31, 2017. If it is returned to you, keep it in your records until at least January 31, 2021.

Q: How long should I keep copies of the 1099s that I've filed?

A: Keep them for at least 4 years from the due date.

Q: I received a notice from the IRS that says the information on the 1099 I prepared may be incorrect and that I may need to start backup withholding. They also included a list of the 1099s that were incorrect. What does this mean?

A: These notices are sent out when the information on the 1099 does not match information that the IRS has on record. It could be as simple as the recipient name being reported as "Bob Jones" instead of "Robert Jones" or a transposition of numbers for the taxpayer identification number (TIN). It could also mean that the information you received from the 1099 recipient was incorrect. If the information originally reported was incorrect, simply update your records so that the 1099 information for the succeeding year is accurate. You do not need to issue corrected forms to the recipient or the IRS under these circumstances.

If the information you originally submitted to the IRS is correct, and assuming you are still paying this person/business, you must send them a First "B" Notice and Form W-9 stating that you will begin backup withholding, usually at a rate of 28%. This means that for every \$100 you owe the vendor, you will pay them \$72 and the remaining \$28 will be sent directly to the IRS with Form 945. For more information, please go to: <http://www.irs.gov/pub/irs-pdf/p1281.pdf>

Q: Who must file Form 1095?

A: Every employer that provides minimum essential coverage to an individual during a calendar year must file a Form 1095.

continued on page 3

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Q: What is the difference between a 1095-A, 1095-B, and 1095-C?

A: While the forms are very similar, the main difference is who sends the form to the employee. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- Employees will receive a 1095-A if they were covered by a federal or state marketplace (also called an exchange).
- Employees will receive a 1095-B if they were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP). They may also receive a 1095-B from their insurance carrier if they are enrolled in a fully-insured employer sponsored plan.
- Employees will receive a 1095-C if coverage was provided by the employer

Q: What information is on the Form 1095-C?

A: There are three parts to the form:

- Employee and Employer Information (Part 1) reports information about the employee and the employer.
- Employee Offer and Coverage (Part 2) reports information about the coverage offered to the employee by the employer, the affordability of the coverage offered, and the reason why the employee was or was not offered coverage by the employer.
- Covered Individuals (Part 3) reports information about the individuals (including dependents) covered under the employer's self-insured plan.

FILING DUE DATES

By 1/31/2017

- Form 1099 – mail/distribute copy B to recipients
- Form 1096 with copy A of the 1099-MISC, **if Box 7 (Nonemployee compensation)** – due to the IRS via paper or electronic filing
- Forms 1095-B and 1095-C – due to individuals

By 2/28/2017

- Form 1096 with copy A of the 1099s (**other than Box 7 of 1099-MISC**) – due to the IRS via paper filing (**Please note: you must file a separate 1096 for each type of Form 1099 submitted**)

By 3/31/2017

- Form 1096 with copy A of the 1099s (**other than Box 7 of 1099-MISC**) – due to the IRS via electronic filing (**Please note: you must file a separate 1096 for each type of Form 1099 submitted**)
- Forms 1094-B, 1094-C, and 1095-C – need to be electronically filed by this time

Online Services Provided by the IRS

- **TIN (Taxpayer Identification Number) Matching** – This free service allows payers and/or authorized agents to verify TIN and name combinations prior to filing Form 1099 (version B, DIV, INT, MISC, OID and PATR). This can alleviate some of the headache and worry when you receive a notice from the IRS stating that Form 1099-MISC was filled out incorrectly. To get started, go to <http://www.irs.gov/> and search for “e-Services”. Please note, this service is most beneficial to large businesses (over 250 information returns) as the application process can be cumbersome.
- **FIRE (Filing Information Returns Electronically) System** – This free service allows taxpayers to file certain information returns online and is required for taxpayers who need to file 250 or more returns unless a waiver is granted. The most common are Forms 1099. By using the FIRE System, you receive the benefit of saving postage. In order to sign-up for this free service, you’ll need to complete and submit IRS Form 4419. The FIRE System does not support fill-in forms, so depending on the type of form being e-filed, certain software requirements need to be met. To get started, go to <http://www.irs.gov/> and search for “FIRE system”.



Independent Contractors vs. Employees

Treating an individual as an independent contractor rather than an employee may seem like a good idea, since it would eliminate the payroll tax burden associated with an employee. However, if an individual is treated as an independent contractor and it is later discovered that they should have been treated as an employee, the employer will most likely be the party responsible for paying all of the payroll taxes.

In 2015, new guidance was issued by the U.S. Department of Labor (DOL) relating to the determination of whether a worker is an independent contractor or employee. The DOL is working with states and the IRS to ensure that workers are being correctly classified. The new determination is based on the “Economic Realities” test instead of being based only on the “Common Law Rules.” The “economic realities” test is based on a set of factors, detailed below, which when all the factors are considered will determine if the worker is economically dependent on the employer or in business for themselves.

What’s the difference between an employee and an independent contractor?

Employers need to be aware of the type of relationship that exists with the individuals they hire. Correctly classifying an individual as an independent contractor or an employee is one of the keys to avoiding unforeseen expenses. Based on the new guidance, the determination of whether a worker is an independent contractor or employee is based on whether or not the worker is economically dependent on the employer. No single factor is strong enough to determine whether or not a worker is an independent contractor, instead all factors should be considered.

What are the new Economic Reality Factors?

1. Is the work an integral part of the employer’s business? If the nature of work performed is key to the business, then it is likely that there is an economic dependence. It doesn’t matter how many workers are performing the function.
2. Does the worker’s managerial skill affect the worker’s opportunity for profit or loss? If workers are truly in business for themselves they will have control over whether they personally make a profit or have a loss beyond the work currently being performed for this employer.
3. How does the worker’s relative investment compare to the employer’s investment? This considers the degree and nature of the investment made by the worker. If the worker is making investments to grow or maintain a separate business it may favor treating them as an independent contractor.
4. Does the work performed require special skill or initiative? If the skills provided by the worker are specialized it MAY indicate that the worker is an independent contractor assuming that the worker is providing skills to multiple employers.
5. Is the relationship between the worker and the employer permanent or temporary? If the worker has a permanent relationship with the employer that would favor being an employee. However, longer projects could lead to there being an appearance of a more permanent relationship while the worker is still an independent contractor.
6. What is the nature and degree of the employer’s control? This is the closest to the “Common Law Rules,” which is how the relationship was determined prior to the new guidance. The degree of control would be based on information such as does the company control or have the right to control what the worker does and how the worker does his or her job? Or, are the business aspects of the worker’s job controlled by the payer? This includes how the worker is paid, whether expenses are reimbursed, who provides tools/supplies, etc.



continued on page 5

Are there any problems with treating someone as an independent contractor?

Yes. If an individual is treated as an independent contractor and elects to file the two forms described below, it could potentially cost the employer more money to correct the situation than if the individual had been treated as an employee from the beginning. The potential costs include responsibility for both the employer and employee share of social security and Medicare taxes, federal withholding, unemployment taxes, preparation fees to accountants, penalties and interest. Also, if the IRS determines that the independent contractor should have been treated as an employee, the IRS could take a closer look at the employer's relationship with other independent contractors.

The IRS has two forms that may be filed to make a determination of independent contractor or employee status. These can work against a business if a worker has been classified incorrectly.

Form SS-8, "Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding", can be filed by a business prior to hiring someone to determine if the worker would qualify to be classified as an independent contractor. The form can also be filed by the individual when they feel that they should be treated as an employee rather than an independent contractor. This form allows the business and/or the individual to present the factors and reasoning behind the decision to treat an individual as an independent contractor, and the IRS will make a determination of status based on the information presented.

Form 8919, "Uncollected Social Security and Medicare Tax on Wages", is a form the individual can file with their personal income tax return, either after filing or in conjunction with filing Form SS-8. An individual who believes they were incorrectly classified as an independent contractor and files both of these forms may be excused from paying self-employment taxes by the IRS. Further, the IRS may look to the business to pay those taxes for the individual.

The IRS created a "Voluntary Classification Settlement Program" that allows employers to voluntarily reclassify independent contractors as employees. The benefit is that this applies to future tax periods with limited federal employment tax liability for past non-employee treatment. Certain eligibility requirements apply; please contact our office for more information.

Section 530 Relief

Section 530 relieves employers from paying employment taxes on workers who were previously considered independent contractors when the IRS has determined they are employees. This relief is available if:

1. The employer had a **reasonable** basis for not treating the worker as an employee.
2. The employer was **consistent** in treating similar workers as independent contractors.
3. The employer **filed Form 1099** for the worker in the applicable years.

NOTE: This relief does not apply to Affordable Care Act legislation. For example, the independent contractor would need to be included in the employee count when determining if a business is an applicable large employer and in the calculation for any potential excise tax liability.

For more information, see Publications 15-A and 1779 on the IRS website at www.irs.gov

Due to the much larger scope of the new guidelines, the explanations are brief by necessity. If you have any questions or concerns please contact our office and we will be happy to discuss the issues or questions.

Updates as of August 2016

- Arizona recently passed a new law that will allow employers to ask their workers to sign a declaration stating that they are independent contractors. This comes in light of a recent employment-related lawsuit against Uber and Lyft. Arizona has now made it much easier to prove that a worker is an independent contractor rather than an employee. The Arizona House Bill 2114 (<http://bit.ly/2eLEVdo>) went into effect on August 6, 2016. It is important to note that the declarations are optional. This new law does not force companies to have contractors sign the declaration; it is completely voluntary, and only applies to Arizona law.
- Arizona House Bill 2652 (<http://bit.ly/2eVEbkW>), addresses the type of working relationship that stems from the gig economy and use of smartphone technology. This means "qualified marketplace contractors" will be considered independent contractors if certain conditions are met. A qualified marketplace contractor is defined as an individual or organization that uses another company's digital platform to connect with third parties that are seeking the contractor's services. Businesses need to make sure that the working relationship is in line with the statements in the declaration.

Forms 1095/1094 Reporting

continued from page 1

IRS Forms 1094-C and 1095-C are filed by employers who are required to offer health insurance coverage to their employees under the Affordable Care Act, also known as Obamacare. The main difference between them is that the 1095-C provides information about health insurance and is sent to both employees and the IRS, while the 1094-C acts as a summary sheet for the 1095-C and is sent only to the IRS.

Form 1095 is filed by the Marketplace (1095-A), other insurers (1095-B), or by employers (1095-C). Generally Form 1095-B is filed by insurers for: employers who use the SHOP, small self-funded groups, and individuals who get coverage outside of the health insurance Marketplace.

Form 1095-C is filed by large employers. If they are self-funded, they will complete all sections of Form 1095-C. If they are fully insured, they will receive a 1095-B from the insurer and complete Sections I and II of Form 1095-C.

Employers who file Form 1095-B or Form 1095-C will also need to file Form 1094-B or Form 1094-C, respectively, and report to the IRS if they offered employees Minimum Essential Coverage (under PPACA section 6055 and section 6056).

Employers must send Form 1095-C to their employees and to the IRS. When filing forms with the IRS, employers must also include 1094-C. This form acts as a summary sheet for Form 1095-C. It provides information about:

- the employer – including address, phone number, employer identification number
- number of employees
- name of contact person
- number of 1095-C forms being sent

Defining Applicable Large Employers

An applicable large employer is any company or organization that has an average of at least 50 full-time employees or full-time equivalents (FTE) over the course of the work week. For the purposes of the Affordable Care Act, a full-time employee is someone who works at least 30 hours per week.

An FTE is any collection of two or more employees whose hours, when taken together, add up to a full-time workload of 30 hours per week. Two employees who each work 15 hours per week would represent one full-time equivalent, as would three 10-hour-per-week workers ($3 \times 10 = 30$ hours per week = 1 FTE).

Applicable large employers must offer their full-time employees the opportunity to enroll in a health insurance plan that provides minimum essential coverage. If they don't, they may be subject to a "shared responsibility payment," also called a Section 4980H penalty, after the section of the tax code that authorizes it.

The amount of the penalty payment depends on several factors, including how many employees an employer has and how long the employer went without offering minimal essential coverage – all year, for example, or just a portion of the year. The penalties take effect for the 2015 tax year; however, employers with fewer than 100 workers can apply for "transitional relief," in which case penalties won't take effect until 2016.



1095/1094 Exemptions

Taxpayers use Form 8965 (<https://www.irs.gov/pub/irs-pdf/i8965.pdf>) to report a coverage exemption granted by the Marketplace (also called the "Exchange") or to claim a coverage exemption on your tax return. In addition, use these instructions to figure your shared responsibility payment if for any month you or another member of your tax household had neither health care coverage nor a coverage exemption. File Form 8965 to report or claim a coverage exemption if:

- You are filing a Form 1040, 1040A, or 1040EZ (even if you are filing it because you are a dual-status alien for your first year of U.S. residency or a nonresident or dual-status alien who elected to file a joint return with a U.S. spouse),
- You can't be claimed as a dependent by another taxpayer,
- You or anyone else in your tax household didn't have minimum essential coverage for each month of 2016, and
- You want to report or claim a coverage exemption for yourself or another member of your tax household. Attach Form 8965 to your tax return (Form 1040, Form 1040A, or Form 1040EZ).

Our Form 1095 Preparation and Fee Schedule

Tier 1

You provide all 1095 information – You prepare paper 1095's and we will input into our software and efile

\$100 flat fee (for each EIN)
plus \$5 per 1095

- Input forms into our e-file software
- Efile to IRS

Tier 2

You provide employee information, we prepare and efile, you approve proper categorizing of employee's health insurance information

\$100 flat fee (for each EIN)
plus \$7 per 1095

- All of the services in Tier I, plus:
- Prepare and mail recipient copies

If you file 1095s late you will be subject to the penalty amounts below depending on how late you file. (Updated as of 9/29/16).

1095 Penalties	FAILURE TO FILE A CORRECT INFORMATION RETURN (1095-B)	FAILURE TO PROVIDE A CORRECT PAYEE STATEMENT (1095-C)
Per Form	\$260	\$260
Maximum	\$3,193,000	\$3,193,000

1099 Forms

The instructions for filing Forms 1099 are included in the IRS publication “2016 General Instructions for Certain Information Returns (Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G)”. You can access the publication at: <http://www.irs.gov/pub/irs-pdf/i1099gi.pdf>.

The amount of the penalty is based on when you file the correct information return. The penalty is as follows.

- \$50 per information return if you correctly file within 30 days (by March 30 if the due date is February 28); maximum penalty \$532,000 per year (\$186,000 for small businesses, defined below).
- \$100 per information return if you correctly file more than 30 days after the due date but by August 1; maximum penalty \$1,596,500 per year (\$532,000 for small businesses).
- \$260 per information return if you file after August 1 or you do not file required information returns; maximum penalty \$3,193,000 per year (\$1,064,000 for small businesses).

Taking care to prepare 1099s correctly will save both time and money. The single most common error in filing these forms is the payee name/TIN combination. When collecting information from payees, it is imperative that you ask for the name and TIN (taxpayer identification number) exactly as the taxpayer files their income tax return. Sole proprietors should provide the individual's name and social security number or the owner's name, the exact name of the business and its employer identification number. Form W-9 should be used to request this information. Take care to get the correct information. If an individual's name is “Robert Jones” and the Form 1099 is issued to “Bob Jones”, an error notice will be sent to you. The IRS uses their computer database to match the payee name/TIN, and any deviation in the name will generate a notice.

Information returns require you to include your telephone number in the block provided. Failure to include it may result in penalties.

The State of Arizona does not require a state copy of the Form 1099. If you are located outside Arizona, please check with your state's revenue/finance department to see if there is a state filing requirement.

Our 1099 Form Preparation Fee Schedule

Tier 1

You provide all 1099 information – recipient, TIN, address and amount

\$85 flat fee
plus \$7 per 1099

- Preparation of forms using our software including state copies, if applicable
- Mailing of recipient forms
- Delivery of client copies
- E-filing with the IRS and California, if applicable
- Preparation of state filing copies, if applicable

Tier 2

You provide recipient, TIN, address and confirm amounts from the list we generate

\$175 flat fee
plus \$7 per 1099

- All of the services in Tier 1, plus:
- Researching your records to identify potential recipients and amounts
- Sending you a report to fill out and/or verify the recipient's correct name, address and TIN

Tier 3

You provide your accounting records. We do the rest!

\$250 flat fee
plus \$7 per 1099

- All of the services in Tier 1, plus:
- Researching your records to identify potential recipients
- Determining the reportable amount based on your records
- Contacting recipients for their information

Due to the additional time required to sort through documents, if you have a manual system (I.E. check stubs), you are automatically considered a Tier 3 service level.

We have been seeing an increase in the number of notices being mailed out by the IRS related to 1099s. If you intentionally disregard the filing requirement or fail to provide the recipient a copy of their 1099 you will be subject to a penalty of AT LEAST \$260 with a maximum penalty of \$3,193,000.

1099 Penalties	WITHIN 30 DAYS	MORE THAN 30 DAYS– BUT ON OR BEFORE AUGUST 1 ST	AFTER AUGUST 1 ST
Per Return	\$50	\$100	\$260
Maximum	\$532,000	\$1,596,500	\$3,193,000
Small Business Maximum	\$186,000	\$532,000	\$1,064,000

Electronic Filing Requirements

Electronic reporting regulations require all persons who expect to file 250 or more Forms W-2 or 1099 in 2017 for calendar year 2016 to file electronically. In the case of 1099s, the 250 or more requirement applies separately to each type of form. For example, if you file 275 Forms 1099-MISC and 10 Forms 1099-INT, only the Forms 1099-MISC are required to be filed electronically. Penalties for failure to file electronically, if required, are up to \$100 per form. When it comes to Form 1095 reporting, employers with 250 or more forms MUST transmit the information electronically to the IRS.

Summary of Some Types of Compensation Requiring a 1099

Form 1099	Type of Compensation
MISC	<p>Payers use this form to report \$600 or more of rental or \$10 or more of royalty payments and payments made that are not in the ordinary course of the recipient's business.</p> <p>Owners or operators of fishing boats use this form to report all payments to crew members from the sale of catch.</p> <p>Attorneys, medical insurance programs, and health and accident insurance plans use this form to report payments of \$600 or more to a physician, physician's corporation, or other supplier of health and medical services.</p> <p>Payers use this form to report payments of \$600 or more for services performed for a trade or business by persons not treated as employees (e.g. subcontractors and directors).</p> <p>Payers use this form to report payments of \$600 or more made for legal services, regardless of whether the attorney is incorporated or not. In addition, if you make a payment to an attorney and the attorney's fee cannot be determined, the total amount paid to the attorney (gross proceeds), regardless of the amount, must be reported in box 14.</p> <p>Payees use this form to report the occurrence of direct sales of \$5,000 or more of consumer goods for resale where the purchaser does not maintain a permanent place of business.</p> <p>Brokers use this form to report total payments of at least \$10 received on behalf of a customer in lieu of dividends or tax-exempt interest as a result of the transfer of a customer's securities for use in a short sale.</p>
A	If, in the course of your business, you lend money and, in full or partial satisfaction of the debt, you acquire an interest in property that is security for the debt or have reason to know that the property has been abandoned, you must use this form.
B	Brokers use this form to report sales (including short sales) of stocks, bonds, commodities, regulated futures contracts, forward contracts, and debt instruments. Barter exchanges use this form to report exchanges of property or services through the exchange.
DIV	<p>Corporate payors use this form to report:</p> <ul style="list-style-type: none"> • Payments of \$10 or more in distributions, such as dividends, capital gains or non-taxable distributions that were paid in stock • Any foreign tax withheld and paid on dividends and other distributions on stock, or • Any federal income tax withheld under the backup withholding rules
INT	Payers use this form to report payments of \$10 or more in interest payments, including interest on bearer certificates of deposit and interest on U.S. Savings Bonds, Treasury Bills, Treasury Notes and Treasury Bonds.
R	Payers use this form to report payments and/or distributions of \$10 or more from pensions, annuities, retirement or profit-sharing plans, IRAs, insurance contracts, etc.
S	Transferors use this form to report the sale or exchange of real estate. Sales handled through an escrow company will be reported by the escrow company.

READ ME TO LEARN MORE ABOUT 1099 & 1095 REPORTING!

What's Inside

Forms 1095/1094 Reporting · · · · ·	1
Q & A · · · · ·	2
Filing Due Dates · · · · ·	3
Online Services Provided by the IRS · · · · ·	3
Independent Contractors vs. Employees · · · · ·	4
Defining Applicable Large Employers · · · · ·	6
1095/1094 Exemptions · · · · ·	6
HBL Fee Schedule for 1095/1094 Preparation · · · · ·	7
1099 Forms Information · · · · ·	7
HBL Fee Schedule for 1099 Preparation · · · · ·	8
Electronic Filing Requirements · · · · ·	8
1099 Compensation Requirements · · · · ·	9

We encourage you to call us with any questions you may have regarding the information in this newsletter or any other matter.

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