DECEMBER 2020

Des Moines Valley Friends Meeting FRIENDLY LINE

Discussion for Query #5: Mutual Care November 15th

Whether in giving or in receiving help there is a similar dilemma. Sometimes we see a need but do not feel that we have anything to offer. We may not feel that we have what is needed to make it better. Alternatively we may not feel that our needs should be brought forward or we may doubt that our community can address them. We tend to look at what we can offer as too small and too insignificant. When asked what we need, are we able to articulate what we really need? Do we silence ourselves when asking for help could make a real difference?

Do we get to know how we can help, what we can offer? Perhaps we may never know fully how our gifts may bring comfort and healing to another.

As a meeting we have done a pretty good job in these areas of mutual care. When we understand that there is a need we have been good at finding the ways to muster support, especially with physical needs. Perhaps it is more challenging to respond to people's emotional needs.

In our meeting we do encourage both men and women to take on caregiving roles.

Even in our Zoom meetings we are providing meaningful support for Friends far and wide who yearn for connection and for a sense of being together.

Our meeting has helped generate ideas for how to meaningfully be supportive of one another. Our Ministry and Counsel committee has helped our community to come together to support those with needs in our midst. One example is how we would gather in worship in the home of a Friend who was coping with major illness. M & C has been effective in providing guidance for how we can provide care to those within our community.

Asking for help is hard for many of us. Sometimes just being in

touch, just being present is meaningful help. We often discount how important the simplest ways of showing love and support may be. All of our expressions of support make a difference. Giving time and attention is very meaningful for those in need.

Keeping in touch via the written word can be very helpful. Receiving a handwritten letter is a rare event these days. Some of us still do write letters as a way of showing that we care and are concerned. One advantage of a letter over a phone call is that the letter can be read again and again, reminding the recipient of the love and support that the person sending it meant to convey.

We have shown that we are a community where awareness of how others may be experiencing diverse needs has been cultivated. It is part of who we are.

We can be ourselves and be accepted in this meeting. That is foundational to mutual care.

As some of us are getting older the power of simply being present has become more and more evident. The presence of a caring friend has an enormous power.

Mutual care involves concern for one another. One way that mutual care happens in our meeting is with our children. From a very young age our children experience a wealth of unconditional love from the meeting. How we love our children is an especially touching aspect of how mutual *Query #5 cont'd on page 4*





The <u>Power of Goodness</u> is a collection of true stories from around the world of how people reacted peacefully and nonviolently to people who had threatened or hurt them. It depicts instructional moments in how to rely on the power of goodness in difficult situations and the amazing results of doing so.

Equality of Humanity: Bridging Divides is an interactive forum for youth and adults to showcase how we use stories to bring people from different walks of life in a virtual space to experience and practice peace.

<u>Advanced Registration</u> required, so register NOW!

Dec 4, 9:00pm Eastern US: https://zoom.us/meeting/register/tJIkceihqzMtHdHshu_yMgmO3v6DwJmCJok4

Dec 5, 9:30am Eastern US: <u>https://zoom.us/meeting/register/tJElce2o-</u> gDwrGNa2mHOVvTrJ6_R30d6V3Xvw

Both training will be conducted in English. Dec 4 will offer Nepali, Indonesian, and Korean translations.

Dec 5 will offer Spanish, Kinyarwanda and Russian translations. Other languages, bring your own interpreter to translate in private chat.

Please email questions to asia.coordinator@friend-

speaceteams.org

Meeting for Worship with Attention to Business 11/08/2020

Those attending included-

Dorothy Lifka, clerk; Deborah Fisch, recording clerk; Pam Blackburn; Peter Clay; Claire Cumbie-Drake; David Drake; Bob Henderson; Fred Nelson; Dick Douglass; Ann Robinson; Andrea Holveck; Jack Holveck; Peter Clay; Billie Wade; DJ Newlin; Pam Blackburn; Jim Dietz-Kilen; Catherine Dietz-Kilen; Kelsea Gillespie; Patti McKee; Carol Spaulding Kruse; Janice Falb; Virginia Smith; Gordon Bivens; Cindy Winchell

Meeting for worship with attention to business met near the appointed hour on 11/08/2020 via Zoom. After a time of worship, the clerk opened the meeting for business.

Minutes for previous business

meeting – Due to the need to afford ample time for F/friends to consider reports by Finance Committee and the Transition Committee Friends agreed to postpone consideration of the minutes for the October business meeting along with the November minutes at the December meeting for worship with attention to business. Friends are asked to read through both prior to that meeting so they are prepared to consider each of them. If F/friends see an error in the October minutes (which were received via both Friendly Line and email prior to this meeting) please email the clerk of the meeting.

<u>**Re-Opening Committee Report**</u>by Dorothy Lifka

It is the sense of the committee that the meetinghouse should remain closed at this time. Use of the meeting house by the meditation group leaders and of the kitchen by Edna Griffin Mutual Aid will continue. Friends may continue to meet for worship outside the meetinghouse as weather permits. Minute 11.20.01 – Meeting approves this recommendation and asks the committee to continue to monitor recommended safety recommendations with regards to the ongoing pandemic.

<u>Update on use of kitchen by Edna</u> <u>Griffin Mutual Aid (EGMA)</u> – by Peter Clay

I have been in touch with Arianna Calleja and Ronnie James who joined us last month at business meeting. We are now aware that Des Moines Mutual Aid is a collective rather than an organization and a not for profit. I have learned that it is the Edna Griffin Mutual Aid group that is using our kitchen to help feed folks in the homeless camps. And Arianna works with Edna Griffin Mutual Aid who have their office in Friends House.

The quick update is that everything is going very well with the use of their kitchen from Arianna's perspective.

Arianna did have a specific question for us- Could they store some food & supplies in or near the kitchen? Currently they are using a storage unit that is nearby, but if they could store some food and cooking supplies downstairs (maybe a designated corner in containers with tight fitting lids for any food items?) that would be helpful to them.

Below is Arianna's message to me from today, providing both her phone number and posing that question.

With gratitude that we can be of service to the most vulnerable and neediest among us! Request from Arianna – *The kitchen is definitely working well on our end! Let us know if there's anything you need from us when it comes to using the kitchen :*)

One question that has been brought up amount our group is the possibility of storing some food/supplies in or near the kitchen. We are currently using a storage unit down the street, so if that isn't possible it's no problem at all! <u>Minute 11.20.02</u> – Meeting approves the request of Arianna of Des Moines Mutual Aid for some storage space in our kitchen area. We do ask that they not move our things around. We ask Peter to give this message to Arianna.

Finance Committee written report and FY2021 budget — by Ann Robinson, convener

Thank you for your patience as the new Finance Committee has been working to understand the meeting's finances and budgeting process and communicate with committees about their needs and expectations for activity this year. We appreciate the input we've received from our committees. The Finance Committee met October 28 and came to agreement on our proposed income and expenses for this fiscal year, with some continuing details worked out since then by email that the whole committee has considered.

We are presenting a considerably streamlined budget for fiscal year 2020-2021. This is a lean budget, which we consider realistic in terms of both income and expenses, for this year of the pandemic, when we have very low-level use of the meetinghouse. This also reflects the recognition that individuals and families may have tighter or more uncertain budgets than usual and more good causes vying for our contributions. Thus, we are recommending cuts to budget line items that we would not expect to carry forward once things get back to "normal." We encourage members to review the notes in the right margin, which should help explain some of the details and our thinking about line items.

As in the past, Des Moines Valley Friends budgets are considered open to change, depending on giving and unexpected expenses. The Finance Committee will plan to review the budget again after the end of the calendar year to see if we need to recommend any revisions. If conditions allow, and we can resume normal activities at the Meeting House, we may need to make revisions to reflect that. Tran-

sitions at Friends House may also bring the need for modifications to the budget.

As convener of the committee, I deeply appreciate the assistance of Pam Blackburn, treasurer, and Cindy Winchell, assistant treasurer, and the engagement of the committee's members, Dick Douglass, Kelsea Gillespie and Catherine Dietz-Kilen. As we discuss the proposed budget, I encourage them to share their insights.

If any of you have questions, suggestions, comments, I hope you will share them with me or other committee members. We will be considering a second hour of education about our Meeting's finances, so your input would help us plan for that.

Respectfully, submitted by Ann Y. Robinson, on behalf of the Des Moines Valley Friends Finance Committee, November 2020 (Note – The approved budget for FY 2021 was emailed prior to meeting for business, and will be available on the password protected portion of the DSM Valley Meeting's website.)

The report of the Finance Committee was sent out by the clerk to F/friends prior to this business meeting session so F/friends would have ample opportunity to read it prior to this meeting. Members of the Finance Committee include Dick Douglass, Kelsea Gillespie, Catherine Dietz Kilen, and Ann Robinson (convener).

The clerk invited Ann Robinson to highlight the report, as well as the proposed budget for FY 2021. [The fiscal year runs from on 07/01 to 06/30 and the budget is usually approved in June, but this year several things factored into the delay in the presentation of the budget and they are explained in the report.] Their written report is printed in its entirety following Ann's summary and the minute.

The committee decided to prepare and propose a very pared down budget compared to years past. It wants to reserve the right to amend the budget midway through the fiscal year should the need arise. Ann shared that among things making the formation of this FY's budget particularly challenging were:

- 1. The onset of the world-wide coronavirus pandemic last March necessitated the closing of businesses, schools, churches, and all large gatherings for safety reasons. This has included all use of Des Moines Vallev Friends Meetinghouse by Meeting and groups that have regularly used or rented space in the building for their meetings, as well as one time events such as weddings, funerals, receptions, etc.. (Almost all of Friends House remains closed as well.) Some income has diminished as a result. However, Meeting has saved some money because the costs for cleaning has decreased, since Meeting reduced the number of times per month the Meetinghouse is being cleaned.
- 2. The pandemic has also curtailed travel by IYMC and Meeting representatives to larger Quaker bodies such as American Friends Service Committee, Friends Committee on National Legislation Committee, Friends World Committee for Consultation, and to participate in courses at Pendle Hill, the FGC Gathering, and IYMC committee meetings, etc. Most of these groups have taken to using virtual meetings via Skype or Zoom and this has resulted in cutting down on the need to provide room and board, travel and registration costs for those events for our representatives to those events.
- 3. Ann pointed out that the Property Management Fund has been dropped temporarily to \$0. Friends reminded the committee that there are a few tenants at Friends House still working from their offices and they have use of the restrooms and kitchen in the Meeting house basement. The restrooms in our basement are

the only ones in the building that are handicap accessible for the basement and first two floors of Friends House. Also, last month Meeting approved a request by Des Moines Mutual Aid for permission to use the meetinghouse kitchen one morning a week. These things won't affect the Property Management Fund. It was begun a few years ago so that if the Property Management Committee needed more than just the already budgeted for funds for an unexpected repair or a planned project ran over the estimated cost, there would be a way for funding to be made quickly available to them. The Property Management Committee has no major project anticipated for the coming year, so funds on hand should be sufficient.

- 4. Another major concern that could affect our budget is the merging of the AFSC Immigration Program (currently the only program being offered through the Des Moines AFSC office) with Iowa Justice for Our Neighbors to form Iowa Migrant Movement for Justice, a completely new organization with no ties to AFSC. The new organization will not be meeting at Friends House and AFSC is effectively closing their Des Moines presence. (See Transition Committee Report for more information about how this will affect Meeting and other tenants at Friends House.)
- Minute 11.20.03 F/friends considered the report of the Finance Committee and reviewed their proposed FY 21 budget for Meeting. We appreciated the report, as well as the oral summary by Ann Robinson and the committee members' responses to questions. Though some F/ friends would have been happy to have more time to consider the proposal, it was pointed out that thus far the treasurer has

had to work with the approved temporary budget (basically continuing to use last year's budget as a guideline) and would really benefit from having an approved budget. Hearing this, Friends found unity in approving the budget, with thanks to the Committee, its convener, and the treasurer and assistant treasurer for the hard and good work they have done on our behalf. We trust they will advise Meeting if they discern there is a need to amend the budget in the next several months.

Treasurer's report – Because of the need for ample time for considering the proposed budget and the report of the Transition Committee, Friends agreed to postpone the review of the October 2020 treasurer's report until the December 2020 business meeting when both it and the November Treasurer's Report will be considered.

Transition Committee Summary –

by Claire Cumbie Drake

Claire Cumbie Drake gave an oral report on behalf of the Transition Committee appointed by the Friends House Board to review possible scenarios as a result of the American Friends Service Committee pulling completely out of Friends House no later than the end of March 2021. Steve Shivers, Patti McKee & Bob Henderson are also on the Transition Committee.

Claire gave a broad stroke of report which follows this summary. The committee is considering several possibilities.

Friends were both interested and very concerned about what this could mean for Des Moines Valley Meeting and Friends House. Claire has been asked to give a Second Hour presentation as soon as it can be arranged.

Friends House Transition Committee Report – by Claire Cumbie-Drake

Report of potential options for the management structure of Friend's House and the relationship between Friend's House and Des Moines Valley Friends Meeting after the American Friends Service Committee (AFSC) has fully vacated the premises.

1. Keep Friends House, Inc. Hire a professional property manager to manage the property, subject to the terms of the lease between Friend's House, Inc., and Des Moines Valley Friend's Meeting. The property manager would assume the role Jon has played in maintaining the property, recruiting tenants, collecting rent, paying bills, etc. It would shift this expense, which is now paid as part of Jon's salary through AFSC, to Friends House.

a. The Board would need to consider whether Berniece would continue to perform certain functions related to the management of the property.

b. A concern is whether Friends House, Inc. has a sufficient financial pad to weather an extended period of time until space currently occupied by AFSC is released.

c. Property Manager: What does a professional property manager charge? Could a current tenant be the property manager?

d. Create a strategic marketing plan to rent out the open spaces.

2. Same as number one, except that Friends House, Inc. and Des Moines Valley Friends re-negotiate their lease agreement so that the Meetinghouse property is maintained by the professional property manager and all upkeep and maintenance become part of the Friends House budget. Des Moines Valley Friends would pay monthly rent in lieu of maintaining the property independently. There would need to be specific agreements about which items each party is responsible for, such as utilities, routine maintenance, and improvement on the property.

a. Tenant preferences (current)

i. AFSC

ii. Current non-profit ten-

ants

iii. Outside non-profitsiv. Current business tenantsv. Outside businesses

vi. A dovetailing with Quaker values is a given

3. Friends House, Inc. sells the property and dissolves. Proceeds are paid to Des Moines Valley Friends per the current lease agreement to re-locate, with any balance distributed under the terms of the Articles of Incorporation.

a. Whether the property would remain as office space would depend on the buyer and/or the terms of the purchase agreement. Could part of the purchase agreement be that current tenants can stay in their current office spaces?

b. What would be the criteria for non-profits to receive monies from the selling of the property?

4. Sell Friends House – Do not sell Des Moines Valley Friends Meetinghouse

a. Is this idea appealing to potential buyers? Would we lose money by not selling all the property?

b. Proceeds distributed to whom?

5. Sever the ownership of the meeting house from the office spaces, and each owns, maintains, and manages their spaces independently, with the possibility of sharing certain common spaces.

a. The general consensus was that this is not feasible. However, we did not discuss (and would need to research) the concept of a condominium-type arrangement with oversight by a Board of Directors (similar to an HOA) and agreements regarding the use of certain common areas (e.g. parking lot). **Meeting Concludes** - There being no other business, Meeting concluded after a brief time of worshipful

The next meeting for worship with attention to business is scheduled for 12/13/2020.

continued from page 1...Query #5

Silence.

One of the most important lessons about both giving and receiving care is how clear communication of what we need can help those who offer assistance to

us. The time together then becomes a gift for both individuals.

Mutual care is not only about when one of us is in need. It is a part of all of our relationships with one another. When thought about in that way one of the most interesting challenges is how we deal with differences among us in the meeting. We value consensus, or a sense of the meeting. But though we share a great deal, there remain real challenges in seeking a deeper understanding of our differences. This is better than adopting a pretense that the differences do not exist or being polarized.

Some of us struggle to understand differences, especially when one individual appears cruel or lacking in basic compassion. How do we respond if we feel that someone needs to be held accountable even as we acknowledge that there is that of God in all people? Where is mutual care in that circumstance?

One of the hardest lessons for many parents is when children need to experience the consequences of their actions. Part of the role of a caregiver is to allow those experiences. Can this be generalized beyond parenting contexts? Sometimes just allowing people to experience consequences is part of mutual care.

Giving one another space to become our truest and best selves is an important dimension of mutual care. This is true for helping our children to learn and grow in the best way and it is also true for the relationships among the adults in our community. As we closed our time of reflection and sharing with some worship there was a sense of gratitude for the many ways that our Quaker meeting holds us together in a strong web of mutual care and concern.

Submitted by Peter Clay

Friends House Transition November 29, 2020

The 2nd hour on the transition of AFSC out of Friends House began with Claire recapping the situation: AFSC has only one remaining program in Des Moines, the Immigrants Right Program. Staff from that program will be merging with another immigrants' rights program and moving out of Friends House. Jon Krieg, who is the regional communication specialist for AFSC, will continue working from home through fall 2021. By March 2021 at the latest, AFSC will no longer be paying rent to Friends House. Friends House owns the building and property and is governed by the Friends House board. AFSC has been the major tenant of their side of the building and part of Jon's job up until now has been managing the building.

Other things that were clarified during the course of the 2nd hour: Des Moines Valley Friends (DMVF) Meeting paid for constructing our part of the building and its upkeep and pays 1/3 of expenses for the overall building and grounds. If the building and grounds were to be sold, DMVF would receive a portion of that money. Friends House has an ample financial reserve and historically has met its expenses. There is a possible tenant for the AFSC offices. One of the current tenants is interested in taking over as building manager.

The transition committee consists of Claire Cumbie Drake (also current chair of the Friends House board), Steve Shivers and Bob Henderson and three of the tenants. This committee has recommended that Friends House hire a property manager who would be overseen by the board.

The purpose of today's 2nd hour was to consider the proposal of the transition committee and composition of the Friends House board (the current board consists of two DMVF members, two AFSC members, one at-large member and one tenant member) and to foster reflection and improve understanding of one another's positions. The meeting was well-attended, with 22 participating for most of the session. Attendees had a heart-felt discussion, sharing experiences, comments and questions. In addition to being members/attenders of DMVF Meeting, some participants have served/ are serving on the Friends House board or are/have been tenants of Friends House or have been involved with Friends House through

our building and grounds committee.

Below are paraphrases of comments by those at the meeting:

- After being a long-time member of a Quaker meeting without a physical meeting house, supports doing all we can to keep our beautiful meeting house as a home for our community.
- Many voiced support for importance of continuing Quaker presence (and heritage) at our location. Not to do so, they fear, could threaten existence of our Meeting and community.
- Noted past positive cooperation between DMVF and Friends House. Several voiced appreciation for Jon Krieg's good management and leadership.
- Culture of Friends House has been consistent with Quaker values – let's try to continue what we have. However, realize this may be difficult to maintain under new management that may not be familiar with or appreciate Quaker culture/ values.
- Positive views of current tenants – many/most appreciate the space and culture. Synergistic opportunities that working together has offered for collaboration. "We sink or swim together," so let's "move forward together as a group with a common purpose."
- Previous tenant of Friends House: exposure to AFSC and Quaker members led to involvement with DMVF.
- Continue history of DMVF having autonomy over the meeting house with limited sharing of the facility.
- No one likes change, but change happens. After experiences with other churches and meetings, know it's possible for change to eventually bear good results (usually after a lot of work).

- What about the other possibilities the transition committee discussed at its first meeting?
- Need to foster stronger relationships with other tenants was mentioned by several, with ideas including inviting them to our social functions, holding special "house" events, and highlighting their orgs/ businesses in the Friendly Line and/or on our website. (Also acknowledgment that it takes "both sides" to build successful relationships.)
- Concern was raised about the financial impact on DMVF if a building manager is hired and DMVF is asked to share higher/other costs such as Internet. Can we afford it?
- Continue desire/understanding that Friends House values are consistent with Quaker principles was mentioned by several.
- Importance of hiring a building manager who shares general Quaker values and also has suitable skills (including marketing skills) for the position. Recognition that this may be a challenge.
- Sadness and even confusion about AFSC moving out of Friends House was mentioned by several. Another reminded us that Friends House and AFSC have been evolving over many years.
- Importance of letting other tenants know about our "different" status because we paid for construction of the meeting house and continue to pay for its upkeep as well as our one-third portion of the general upkeep of the building and grounds. Our significant investment in property is different than other tenants. (We are more than renters.)
- Several supported a Friends Board composed of three members from DMVF and

three other tenants; others thought DMVF should have more than 50% of board members because of our long-term equity in the building.

- Importance of both Friends House and DMVF continuing to be financially stable.
- Virtually everyone voiced support for moving forward. Several expressed the view that it would be desirable to have a set time to review/ reconsider any agreement (after a year?) to make sure that things are working for all.
- Question about feasibility of DMVF taking on the role of building/property manager.
- Question about for-profit tenants and whether we could lose tax-exempt status. (Answer: Not a concern at this point. Board has been careful to limit.)
- Also, even for-profit entities that use the building have been recruited to be consistent with values, are doing "good work in the world," i.e., tutoring, health care, feeding homeless.
- Many voiced strong appreciation for work of the transition committee.
- Would be nice to have a little more information about possible managers who have expressed interest.
- Do like continuing. If we have faith that that's what we're called to do, can let go of some of our fears.
 Where is the spirit leading us and how do we faithfully take up that work?

Claire and Carol will discuss whether another 2nd hour on this topic is needed for further discussion. Dorothy suggested that the transition committee's proposal be brought to Meeting for Worship with Attention to Business on December 13th to make sure we have a sense of the meeting, especially relate to the composition of the board (which will need to be incorporated into a change of bylaws). However, this will be after both the next meeting of the transition committee and the next quarterly meeting of the Friends House board -- they were hoping to have a recommendation at their next meeting on Dec. 10 or 11.

Next Query #6 EDUCATION December 20, 2020

ADVICE:

Friends see an education which integrates our intellectual, emotional and spiritual dimensions and enables us to face difficult moral issues with courage.

While the religious education of our children is primarily the concern of parents, everyone benefits when the entire meeting is concerned with nurturing them. If a spirit of common concern is present, children will gain a sense of belonging to the larger community, and, knowing they are loved and respected, will be able to face the mysteries of life with trust.

Friends promote learning throughout life and encourage freedom of thought and inquiry in all educational pursuits. Our complex and changing world demands that we learn to think and act creatively to meet its challenges.

QUERY

How can we most effectively foster a spirit of inquiry and a loving and understanding attitude toward life?

What effort are we making to become better acquainted with the Bible, the teachings of Jesus, our Judeo-Christian heritage, the history and principles of Friends, and the contributions of other religions and philosophies to our spiritual heritage?

In what ways can we encourage an educational process that is consistent with the values Friends cherish? How do gender-based expectations affect the goals we set and the way we learn?

Do we take an active and supportive interest in schools, libraries and other educational re-

sources in our communities an elsewhere?

How do we prepare ourselves and our children to play active roles in a changing world?

News of our Friends

Perry Hutchison, Sherry's son, emailed Dorothy with the news that his brother, Lon, is recovering from covid-19. Cards can be sent to: Lon Hutchison 735 N. Rerick Ave. Primghar, IA 51245

D.J. Newlin welcomed a new great grandson John Louis Oransky (Jack) born on Sept. 30 to grandson David and Mary, and sisters Ellie and Jane. They live in Chesterfield, MO.



Outside at the Meeting House Fall 2020 Photo by Fred Nelson

Meeting Hosts: SUSPENDED MEETING AT MEETING HOUSE DUE TO CORONA VIRUS

Child Care: SUSPENDED AT MEETING HOUSE DUE TO CORONA VIRUS.

Building & Grounds:

Any question about the building or grounds of the Meeting-house can be directed to Building & Grounds Committee Convener, Charlie Brown, 515/689-6470.

Hospitality Committee:

If we are running low on kitchen or bathroom supplies or if you see a housekeeping problem that needs attention, please contact the Hospitality Committee Co-Conveners, Cindy Winchell, 515/720-5516 & Charlie Brown, 515/689-6470

Meeting for Worship:

10 a.m. Worship by Zoom via email invitation from clerk, or outside the meeting house (weather permitting) - in-person meetings in meeting house temporarily suspended due to corona virus

Meeting for Worship with attention to Business:

1:00 to 2:00 pm. second First Day each month - currently on zoom due to corona virus.

Friendly Line:

Please send info for next Friendly Line to Ann Robinson and Sandie Nelson no later than December 25, 2020, the last Friday of month which in December is Christmas Day so please plan accordingly, at <u>anny@mediacombb.net</u> & <u>sandiebnelson4416@gmail.com</u>

Find us online at: <u>www.desmoinesvalleyfriends.org-</u> Check out our Facebook group for members/attenders. If you'd like to be added, email Jan Falb, at <u>jfal-</u> <u>b0326@yahoo.com</u>