



Downey Business

OFFICIAL PUBLICATION OF THE DOWNEY CHAMBER OF COMMERCE

11131 BROOKSHIRE AVENUE • DOWNEY • CALIFORNIA • 90241 | PHONE (562) 923-2191

www.DOWNEYCHAMBER.org • info@downeychamber.com | NOVEMBER 2019 • VOL 47 • NO. 11

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Grand Marshals Revealed for the 2019 Christmas Parade

Grand Marshals Revealed for the 2019 Christmas Parade and Christmas came early for the Chamber by way of a generous donation from Financial Partners Credit Union

The Parade Theme for this year is a Christmas of Servings and who better to be our Grand Marshals than some wonderful examples of Citizens who serve throughout our Community. Announcing our Grand Marshals Stacy Brabant, Former Mayor David Gafin, George and Carrie Redfox and Carol Rowland. The announcement took place on October 16th at a luncheon held at the Embassy Suites Hotel.



Announcing that our Title Sponsor for this year's Christmas Parade will be Financial Partners Credit Union. Thank you FPCU for helping the Chamber put on this wonderful Civic tradition for the 68th time. Pictured with our really big check is Chamber Immediate Past President, John Casillas of Farmers and Merchants Bank, Chamber VP, Larry Garces of Security Land Escrow, Chamber Treasurer, David Gafin, Executive Director Michael Calvert, FPCU's CEO, Nader Moghaddam, Chamber Board Members Joanna Peterson of Gallatin Dental and Sheila Tetangco-Bartolone of FPCU's Marketing Department and Chamber President, Carrie Uva of 24 Hour Real Estate.



The Chamber is so very excited for this year's Grand Marshals. Wearing their "sash of honor" are Former Mayor David Gafin, Carol Rowland, and Stacy Brabant. Saying a big "Thank You" for all that these people do is Chamber Executive Director Michael Calvert. (Unable to attend our luncheon and not pictured are George and Carrie Redfox.)

Downey Business

-STAFF--

Michael Calvert, Executive Director
Sarah Sellers, Administrative Assistant
Blake Calvert, Interm Events Coordinator

DOWNEY CHAMBER OF COMMERCE

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The board of directors meets at the chamber office on the third Monday of each month at 12:00 noon.

Events & Meetings

Monday, November 11th
Chamber Office Closed
VETERANS DAY

Tuesday, November 12 @ 6:30 pm
City Council Meeting
City Hall Council Chamber

Thursday, November 14 @ 4:00 pm
Ribbon Cutting Ceremony & Open House
Home Smart Realty Group
8141 E. 2nd St. #502 Downey

Monday, November 18 @ 12:00 pm
Board of Directors Meeting
Downey Chamber of Commerce
11131 Brookshire Ave. Downey

Wednesday, November 20 @ 12:00 pm
Ambassador Meeting
Location: TBD

Tuesday, November 26 @ 6:30 pm
City Council Meeting
City Hall Council Chamber
DARK- City Affairs

Thursday & Friday November 28 & 29
Chmber Office Closed
Thanksgiving Holiday

Sunday, December 1
5K ELF RUN 9:00 AM

CHRISTMAS PARADE 1:00 PM
Downey Avenue

Message from the President



Hello to all Downey Residents and Downey Business Owners, "Thank you for your service", a phrase we often say to someone who is presently serving or has served in our armed forces, defending our freedom. On November 11th, we salute all those men and women for whose sacrifices have made this country safe and great. Veterans Day is for remembering their bravery and thanking them for their service.

As Thanksgiving approaches we must stop and take time out of our busy lives, to reflect on ourselves and our family and appreciate everything and everyone we are thankful for. We often forget this and get caught up in work and the crazy schedules we all have and forget the most important thing our loved ones. I hope that this thanksgiving we all stop and reflect on everything we are THANKFUL for!

We had a very busy October at the Downey Chamber of Commerce. On October 1st we had a Ribbon Cutting for XFL Elegance in the Downey Promenade. Wishing Beya the best of luck in her new store with some beautiful gowns!

Let's Do Lunch was on October 3, 2019 at Lazy Dog Restaurant. Chamber members enjoyed a terrific lunch and were able to mix, mingle and exchange business cards. We even had a surprise visit from Norwalk Chamber of Commerce President, Amanda Blanton of Farmers and Merchant Bank.

October 3rd was certainly a busy day, as later that evening we had a Ribbon Cutting Ceremony at Warren High School for the WHS Music Parent Association. This was probably our biggest Ribbon Cutting ceremony as over 600 people were in attendance!

The Azar Event Center held a Ribbon Cutting ceremony on October 10, 2019 with Downey Chamber of Commerce, Norwalk Chamber of Commerce and Santa Fe Springs Chamber of Commerce. Congratulations to owner Ebie Ghaneian on this new location. Many Downey residents may know Ebie as he also owns Café n' Stuff (now called Gatherings n' Stuff).

October 16th was the Ambassador committee's Halloween Mixer. Thank you to all the Ambassadors that attended and special thanks for dressing up in Costume. Congratulations to Maria Robideau from Risher Family Mortuary for winning the best costume contest as a sexy feline.

On October 17, 2019 Downey Pilates held a Ribbon Cutting ceremony at their new location on Lakewood Boulevard (near the post office). The owners Danny White and Arthur Campos are super excited to open in Downey and have a lovely facility with terrific equipment.

Lastly, the long-awaited Randy's Donut's on Firestone Boulevard had their ribbon cutting on October 22, 2019. We all got to see the giant donut on the roof and were certainly impressed by its enormous size. Thank you to Supervisor Janice Hahn for attending the Grand Opening...what an honor and great surprise! And yes, in case you are wondering, we all got a sampling of the delicious donuts!!

Thank you to Ron Long of Sun Run Solar for being our Speaker at City Affairs meeting on October 30, 2019. Ron provided some great information on Solar energy and how to live more energy efficient. Ron serves on the Chamber's board of Directors and we thank him for this educational presentation to our members.

We are looking for runners, walkers, children and families with children in strollers to participate in our 5K Elf run on December 1st. We encourage everyone to participate in this fun event where you can dress in your favorite elf attire for this fun walk/run/stroll through Downey Civic Center and maybe even win the costume contest for best dressed Elf....You may register on Active.com. Registration fee for adults is \$40.00 and Downey Unified School Children fee is \$15. All adults that register will receive a participation medal and t-shirt and children will receive a Visor.

Wishing all Residents and Members a wonderful Thanksgiving!
If you have any questions or concerns, please feel free to reach out to me at 562-382-1252 or email me directly at cuva17@aol.com

-- Carrie Uva,
Downey Chamber President

Message from the Executive Director



On October 16th, we got to do something that is really one of our favorite things to do, celebrate those people that make Downey such a special place to live! This year the Theme for the Christmas Parade is a Christmas of Serving. We want to acknowledge those people who work behind the scenes, doing tasks that help so many people in our Community. You know who we are talking about, you see them at many functions, helping with the set up and the clean-up and the actual serving. They are the Chair- People for many committees that make Downey beautiful, or promote our City, help our young people, or raise funds for many charitable causes. We at the Chamber looked around and tried to come up with just the perfect example of someone who does great work, completes tasks that benefits so many people however, their effort is not always recognized. This "Wonder Person" is going to be this year's Christmas Parade Grand Marshal!!

The Parade Committee went to work! Looking at local organizations, clubs and foundations and collecting names of those people that were great examples of serving. Not surprising the list was extensive and filled with examples of what we hoped our Parade Theme would inspire. Picking just one person became an impossible task....so we picked five!! What's a few more convertibles on Parade Day!!

So now back to the 16th, at the beautiful Ambassador Room at the Embassy Suites Hotel, the Chamber announced that Stacy Brabant, Former Mayor David Gafin, George and Carrie Redfox, and Carol Rowland will be this year's Grand Marshals. They all are wonderful examples of what it means to serve your City. Here is just the short list of the organizations that benefit from their efforts: Assistance League of Downey, Kiwanis, Gangs Out of Downey, Downey Chamber of Commerce, Downey Historical Society, Downey Rose Float Association, as well as Keep Downey Beautiful. As you can see, it's just great people doing some wonderful work. We at the Chamber are very proud and honored to shine a small spotlight on these very deserving citizens.

At the same event the Chamber was able to thank and honor Financial Partners Credit Union for being the Title Sponsor for this year's Christmas Parade. Thank you to our amazing corporate partner and we look forward to seeing your entry in this year's parade!!

-- Michael Calvert, Executive Director
Downey Chamber of Commerce

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Dominick DiMario
Maria Larkin
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Jim Reynolds
Mary Stauffer
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New Member

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www.freseniuskidneycare.com
Robert Briana, Clinical Manager
7700 Imperial Hwy #R
Downey, CA 90242
(562)401-0155

LA Pilates
https://lapilatesfitness.com/
Daniel White, Owner
info@lapilatesfitness.com
10411 Lakewood Blvd.
Downey, CA 90241
(562)526-0512

Randy's Donuts
http://randysdonuts.com
Mark Kelegian, Owner
8721 Firestone Blvd. Downey, CA 90241
(562)659-7079

Home Smart Realty Group
Orlando Garcia
8141 E. 2nd St. #502 Downey, CA 90241
(562)413-7349

New York Life
Peter A. Collins, Certified Financial Planner
Downey, CA 90239
(310)227-9818

St. Louise Resource Services
http://stlouiseresourceservices.org
Lydia Ramirez, Executive Director
8535 Florence Avenue Suite 100.
Downey, CA 90240
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Celebrating Ribbon Cuttings

Balloon Maven



Look at me!! I'm hanging out with Iron Man. Chatting about how Iron Man can help out with the Chamber's Annual Christmas Parade is, well, Iron Man and the Chamber's Executive Director, Michael Calvert

It was the Chamber's first ribbon cutting that was overflowing with fun and fantasy. The Balloon Maven has officially opened and to use the term Event Planner, just doesn't describe everything this store can do! Should you be planning either a corporate or private event, you will want to contact Carmen Orozco for either, balloon "sculptures", DJs, or celebrity characters! At her ribbon cutting we had face painting, beautiful balloon arches, Iron Man, a rockin' DJ, and truly, the BEST churros ever!!! If you need an assist with your special occasion, please contact Carmen at Balloon Maven located at 12832 Paramount Blvd. To get a great preview of everything Balloon Maven please view and like their Facebook page and website. Welcome to the Chamber we look forward to seeing you at our monthly events.



Store Owner, Carmen Orozco, get some help with the Big Scissors from her son and Chamber Ambassadors/Directors Jeannie Wood of Albertson's, Carmen Gonzalez of Kaiser Permanente, John Casillas of Farmers and Merchants Bank, Iron Man, and Joanna Peterson of Gallatin Dental

Edward Jones

On Monday October 28th The Chamber of Commerce welcomed the new Edward Jones Investment Office located at 8207 3rd Street. The office is run by Financial Advisor Ryan Keene who is a long time Downey resident and is very active in the community. The cutting was attended by a large gathering of friends, family, colleagues, teachers, and even the newly crowned Miss Downey, Miss Teen Downey, Junior Miss Downey and the Little Miss Downey Court. Ryan has been a regular presence at Chamber functions such as Let's Do Lunch, Ambassador meetings, and other Ribbon Cuttings. Ryan tells his clients that he believes in the motto of Edward Jones, "Making sense of investing"! We look forward to networking with Ryan and his staff at many future events.



The Community came together to wish Ryan Keene of Edward Jones congratulations on the opening of his new office. Helping to hold the ribbon are Civic leaders, Chamber Associates, many members of the Keene Family, as well many clients that were very excited about the new Office and happy to hear about financial strategies from Mr. Keene and his staff.



Presenting Certificates of Recognition to Jessica and Ryan Keene is City Councilman Alex Saab, Mayor Rick Rodriquez, Jessica and Ryan, Chamber President Carrie Uva of 24-Hour Real Estate, and Mayor Pro Tem Blanca Pacheco.

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Randy's Donuts

Tuesday October 22nd was the date for the long-awaited ribbon cutting of the iconic Randy's Do-Nuts. Located on Firestone Blvd. you certainly can't miss the giant doughnut that is now part of the Downey skyline. Thank you to Mark Kelegian, Owner and President, Nicolette Kelegain, Owner and Senior VP, Samara Friedman VP of Operations, Head Baker Ismael Garcia, Kavon Azhir, Store Manager, and Tom Bartsch VP of Marketing for a great location and some wonderful samples. Randy's Do-Nuts is open now and ready for business but plan to get there early, they are already very popular!!



It was a great occasion when the team from Randy's Do-Nuts met the team from the Downey Chamber of Commerce. Along with members of the City Council, it was a pleasure to welcome Randy's to Downey!!



Waiting their turn in line for a first crack at the morning's inventory is Chamber Ambassador Jeannie Wood of Albertson's Market, Chamber President, Carrie Uva of 24-Hour Real Estate, and Board Member, Joanna Peterson of Gallatin Dental.



This is what everyone is waiting for...a big box of delicious, freshly served Do-Nuts. Currently there is a bit of a line, but the staff is quick and you'll have your box of "wonderful" in no-time!

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Celebrating Ribbon Cuttings

Warren Band Boosters



The ribbon was cut on the track with over 600 clapping fans in attendance. Joining Band Director David Niemeyer (second from left) is Rain Neg, Jeannie Wood and all the hard working parents that make up the Band Boosters Board.

It was a great night of Marching and Music when the Chamber welcomed the Warren High School Band Boosters as members. These parents work tirelessly behind the scenes to ensure that concerts, performances and competitions are all effectively completed with the maximum results for their Band Members. Nearly 600 people filled the stands to preview Warren's Competition routine which included instruments, flags, lighted discs, and chorography. All elements were completed to perfection! To contact the Band Boosters check out their website and Facebook page.

XFL Elegance

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Helping with the ribbon cutting duties are (in the back row) Ambassadors Ed Solis and Michael Chirco. Holding the ribbon is John Casillas of Farmers and Merchants Bank, Carmen Gonzalez of Kaiser Hospital, Julie Ledesma of the Downey Patriot, Carrie Uva 24-Hour Real Estate, Store Owner Beya Felix, Jeannie Wood of Albertson's Market, Joanna Peterson of Gallatin Dental and holding the end of the ribbon is Maria Robideau of Risher Mortuary.

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SE HABLA ESPANOL

Ambassador Lunch



Doing their best impression of the witches from the movie Hocus Pocus is Carrie Uva Chamber President, Ambassador Chairperson Paula Mejia, and on the right it's Chamber President Elect, Maria Fernandez. Poor "Marilyn" (Chamber Director Rain Neg) looks to be in "danger"!

For the month of October our Ambassador Chair-people, Rain Neg and Paula Mejia planned an Ambassador Mixer held on 10/16 and at night!! The theme was Halloween and the refreshments were Pot-Luck. After some Chamber business, the group got together to network and enjoy the food. We gave away some wonderful door prizes and an award for the best costume awarded to Maria Rubidoux of Risher Mortuary. Her salute to the musical "Cats" was greatly appreciated. Please join us on October 20th for next month's Ambassador Luncheon.

He's Baaaack!!

The Chamber is so happy that after his recent illness that our Mayor, Rick Rodriquez has returned to "active duty"! One of the most important duties of the Chamber is to coordinate the concerns and to promote our members with City Government. Downey is so very fortunate to have a wonderful, hard- working City Council who are always there for the Chamber and are there to support our efforts. I truly value the relationship that the Chamber has with everyone at City Hall. We have truly missed having Mayor Rodriguez at our ribbon cuttings, lunches, and speaking on behalf of Downey business and the Chamber. In his absence, our Mayor Pro Tem, Blanca Pacheco stepped in and fulfilled so many of the Mayor's appearances. Thank you Mayor Pro Tem Pacheco for all your support. You did a wonderful job and we look forward to next year when you become Mayor. Welcome Back Mayor Rodriquez, it's great to have you back.



Photos by Claudia Gomez

Chamber on the Town



Downey was well represented at the annual State of the College presentation held at the newly constructed Event Center on the Cerritos Campus. Thanking College President, Dr. Jose Fierro (center), for a very informative presentation is Michael Calvert, Chamber Executive Director, Gigi Saab, Downey Unified School Board Member, Mariana Pacheco of Downey Adult School, Downey Mayor Pro Tem Blanca Pacheco, and Downey Mayor Rick Rodriquez

Trunk or Treat



Nothing like the promise of Spooks and Goblins (and a large amount of candy) to bring out our very scary Chamber Members. Attending the First Annual Downey Nissan Trunk or Treat were Monica Miranda of Financial Partners Credit Union, Chamber Immediate Past President, John Casillas of Farmers and Merchant Bank, Chamber Board Member Joanna Peterson of Gallatin Dental, Board Member Sheila Tetango-Bartolone of Financial Partners Credit Union, and Michael Calvert Executive Director of the Chamber.

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MEETING: Grocery Outlet Parking Lot
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NOVEMBER 16 | BELLFLOWER BLVD.
MEETING: Independence Park
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MEETING: In front of City Library
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Employers Beware: New Employment Laws That Need Attention



California Governor Gavin Newsom signed into law many new pieces of legislation prior to the October 13, 2019 deadline. The following is a brief summary of a few of the major employment laws recently passed.

Arbitration Fees – Senate Bill 707

For employment arbitration, the drafting party (i.e. the employer) is required to pay all fees and costs of the arbitration proceedings. Senate Bill 707 creates significant consequences where the employer fails to pay arbitration fees and costs in 30 days of such fees being due. If an employer fails to meet this 30-day requirement, that employer will be deemed in material breach of the arbitration agreement, is in default of the arbitration, and waives its right to compel arbitration.

A major consequence of being deemed in material breach of the arbitration agreement is that the employee could withdraw from the proceedings and proceed with their claims in court. Further, if an employee does withdraw, their claims will “relate back” to any claim brought in arbitration. This would allow that court case to proceed provided the arbitration claims were within the statute of limitations, regardless of if the court case is now well-beyond the statute of limitations. Finally, the court could also impose monetary sanctions on the employer for being in material breach of the arbitration agreement. This means that employers need to be aware of the cost of arbitration, and ensure payment within 30 days, to avoid these consequences.

Independent Contractors – Assembly Bill 5

In 2018 the California Supreme Court, in Dynamex Operations v. Superior Court of Los Angeles, completely uprooted the manner in which employers can designate workers as independent contractors. Since then, employers have faced the challenge of properly classifying their workforce in compliance with the “ABC” test established in Dynamex.

Assembly Bill 5 is the last chapter of the book that started with Dynamex. This new law codifies the “ABC” test and sets out a list of occupations exempted from this test. The exempted occupations, which will use the pre-Dynamex, Borello standard, are: licensed insurance agents, certain licensed health care professionals, registered securities broker-dealers or investment advisers, direct sales salespersons, real estate licensees, commercial fishermen, workers providing licensed barber or cosmetology services, and others performing work under a contract for professional services, with another business entity, or pursuant to a subcontract in the construction industry.

Misclassifying workers can come with huge ramifications. Thus, if you employ or are planning to employ independent contractors, it is vitally important to familiarize oneself with Dynamex, the “ABC” test, and Assembly Bill 5.

No-Rehire Provisions in Settlement Agreements – Assembly Bill 749

Historically, employers have included no-rehire provisions in settlement agreements with former employees. These provisions essentially preclude a former employee from ever obtaining employment with that employer in the future. These provisions have proven to be especially useful for larger companies who want to ensure a

former employee is not re-hired at different branch or location potentially unfamiliar with the conflict that previously arose.

However, Assembly Bill 749 disallows the use of those provisions. All settlement agreements entered into on or after January 1, 2020 can no longer include a no-rehire provision, and if that provision is included, it will be deemed void.

Employment-Related Administrative Complaints – Assembly Bill 9

The Department of Fair Employment and Housing (DFEH) provides administrative remedies for employees who believe they have a claim against their employer. This includes all employment claims under the Fair Employment and Housing Act (FEHA). Prior to Assembly Bill 9, employees had one year from the alleged wrongdoing to file an administrative claim with the DFEH. Assembly Bill 9 extends this period to three years. This means that employees, starting January 1, 2020, will have three years to bring claims for discrimination, harassment, retaliation, and more.

Lactation Accommodation Requirements – Senate Bill 142

Senate Bill 142 expands the lactation accommodation obligations of most employers. Employers with 50 or more employees will now have to adopt and distribute a mandatory lactation policy. Further, lactation rooms must comply with certain requirements, such as close proximity to a sink and refrigerator. This law also increases an employer’s liability for failing to provide reasonable break time for employees to express breast milk.

Employers with less than 50 employees can attempt to seek an exemption from this new law by showing an undue hardship, otherwise will also have to meet the new obligations under Senate Bill 142.

Discrimination Based on Hairstyle – Senate Bill 188

Under the FEHA, it is unlawful to engage in specified discriminatory employment practices, including hiring, promotion, and termination based on certain protected characteristics, such as race. Senate Bill 188 amends the definition of race under the FEHA to include “traits historically associated with race, including, but not limited to, hair texture and protective hairstyles.”


This is an important bill for employers to take note of because many dress-code, appearance, and grooming policies may need to be amended to ensure compliance under this law. Managers and supervisors should also be apprised of this new law to prevent future violative hiring or disciplinary practices by managers and supervisors unaware of these changes in policy.

Conclusion

Keeping up to date with new employment laws can be challenging in California. However, over the next few months it is imperative employers review the new laws that were signed into law this year as many of these laws go into effect January 1, 2020.

Colin P. Calvert is a partner in the Irvine, California office of the labor and employment law firm Fisher & Phillips LLP. Please do not hesitate to contact him if you have any questions or seek additional information. Mr. Calvert may be reached at (949) 798-2160.

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<http://www.realestatehomesandinvestmentsca.com>



Real Estate Homes
& Investments CA



First Capital
Lending



CA DRE # 01483087 NMLS # 1485275 NMLS # 1480852

Farmers & Merchants Bank invites Downey Chamber of Commerce members to

GET \$500 ON US



Open a new Business Checking Account and sign up for 4 Additional Qualifying Products & Services¹

THREE SIMPLE STEPS

- 1 Open a new Business Checking Account by December 31, 2019.
- 2 Maintain an Average Daily Balance of at least \$25,000 for 150 days beginning the first day of the month immediately following the month you opened the Business Checking Account.
- 3 Sign up for 4 of the following business products and services¹ by the end of the 150 days beginning the first day of the month immediately following the month you opened the account.
 - ✓ ACH
 - ✓ Business Credit Card
 - ✓ Business Market Rate Savings
 - ✓ Business Market Rate Money Market
 - ✓ CD
 - ✓ Remote Deposit Capture
 - ✓ Merchant Services
 - ✓ Courier Services
 - ✓ Electronic Lockbox
 - ✓ Business Online & Mobile Banking²
 - ✓ eStatements & eNotices
 - ✓ Bill Pay
 - ✓ Additional Business Checking Account

1. Additional products and services may require separate application, agreement, and approval.
2. F&M Bank does not charge for this service; however, your wireless carrier may charge you fees related to this service.

WHY BANK WITH F&M?



Our local concierge will come to your office to set-up



We offer secure, state-of-the-art technology



Competitive rates & fees

Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. A \$15 early closure fee applies if the account is closed within 90 days of the opening date. For additional details, please refer to Services & Fees located at fmb.com/fees, or the agreement and disclosures provided at the time of account opening, or ask our office staff.

PROMOTION DETAILS

ELIGIBILITY: The \$500 Business offer is not available to existing clients or anyone who has had the above mentioned products and/or services within the past 180 days. F&M Bank employees and their family members are not eligible.

OFFER: To receive \$500, new F&M clients must: 1) Open a new Business Checking Account by December 31, 2019; 2) Maintain an Average Daily Balance of at least \$25,000 for 150 days beginning the first day of the month immediately following the month in which you opened the Business Checking Account. 3) Sign up for four (4) of the desired services listed above by the end of the 150 days beginning the first day of the month immediately following the month you opened the account. No product/service substitutions permitted. Offer expires December 31, 2019. F&M Bank reserves the right to end, extend, or make changes to this promotion with or without notice.

BONUS PROCESSING: After you have completed all of the above requirements, F&M Bank will deposit \$500 into your Business Checking Account during the quarter immediately following the end of the 150-day period during which you must maintain an Average Daily Balance of at least \$25,000 and have signed up for the 4 additional business products and services. "Business Bonus" will appear on the monthly checking account statement when the reward is credited to your Business Checking Account. This promotion is applicable only once per client. Cashback promotions are considered interest and will be reported on IRS Form 1099-INT. Any applicable taxes are the responsibility of the recipient.

BUSINESS CHECKING FEES: A \$20 minimum balance fee per month applies if the balance in the account falls below \$5,000 any day of the statement cycle, and a per check/withdrawal fee of \$0.40 for each debit transaction (withdrawal, check, automatic transfer, or payment) will be imposed after the first 300 debit transactions per statement cycle.



Call me today at (562) 469-5666.

John Casillas, Branch Manager
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Farmers & Merchants Bank[®]
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