

Tax-Aide Quality Review Guide For Tax Year 2018

December 2018

AARP Tax-Aide
FL2 District 45
The Villages, Florida

This guide focuses on the needs of the FL 2 District 45 Tax-Aide Quality Reviewer, who reviews and finishes the return prepared by a counselor using the TaxSlayer Pro Online (TS) software. Contents are not meant to replace but to supplement, clarify and reinforce basic resource documents which are:

1. Tax-Aide Scope Manual – Tax Year 2018
2. Pub 4012 with NTTC updates
3. TaxSlayer Preparing a Return Manual
4. D45 Counselor Guide Policy and Procedures
5. NTTC Training Materials
6. AARP Tax-Aide Bulletins

The district website has additional resources: villagestaxaide.com

COMMENTS/ERROR REPORTING to IMPROVE THIS GUIDE

Comments, error reporting, omissions and other suggestions via email are encouraged. Please send to training@villagestaxaide.com.

**AARP Tax-Aide is a program of the AARP Foundation
in cooperation with the IRS.**

**The program serves low- and middle-income taxpayers with special attention
to those age 60 and older.**

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EXPECTATIONS OF QUALITY REVIEWER (Covered in sequence)

- Verify Taxpayer/Spouse identity and Social Security Numbers.
- Review Intake Booklet (I&I sheet and consents) and taxpayer documents. Verify counselor properly addressed all issues.
- Confirm tax return is in scope.
- Review everything the counselor entered and make corrections if needed.
- Address special situations and complete the return.
- Answer client questions and assist with helpful information and tax planning.
- Prepare amended and prior year returns, if applicable.
- Provide constructive feedback to counselor who prepared return.

QUALITY REVIEW STEPS

General

A proper Quality Review (QR) involves both checking the accuracy of data input into TaxSlayer (TS) software and checking that proper tax law was applied to the taxpayer's situation. Common reject errors are: **incorrect SSNs, incorrect payor EINs, address and name misspellings, previously claimed dependents, and missing or incorrect IRS identity theft PIN.** Equally important are **numerical errors** that result in an incorrect return but not a TS or IRS reject. Great attention to detail is required in checking information in the return.

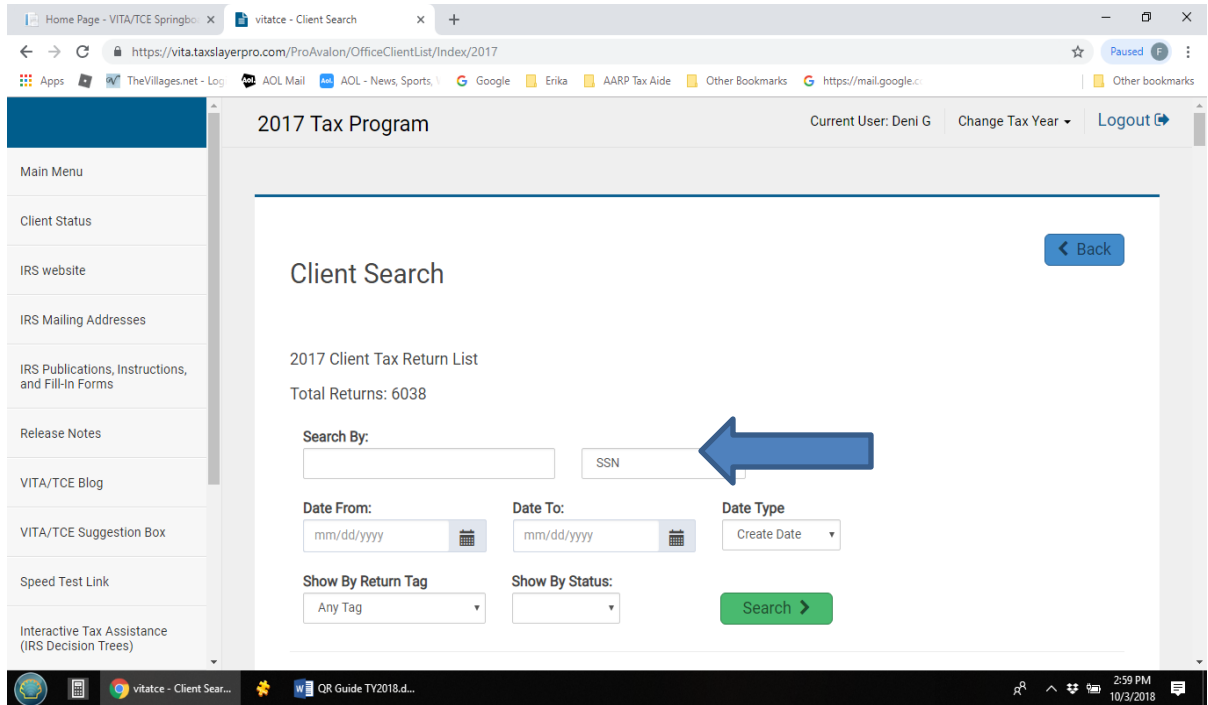
Review Documents

- Verify identity of Taxpayer(s) by seeing government issued photo document.
- Verify social security numbers for all persons on the return by appropriate documents.
- Intake Booklet (Intake/Interview Sheet and Consent (3) forms)
 - If unsure about name spelling, check last year's accepted return.
 - Are dates of birth in correct order of TP and SP on I&I?
 - Deceased TP or SP? Verify proper entry on I&I and that Date of Death matches death certificate.
 - Verify filing status.
 - Are household members accurately identified as dependents?
 - Only Yes and No answers – Resolve all Unsure checkmarks or unanswered questions. Make changes in **Red Ink**.
 - Look for counselor's notes and comments, alimony paid, estimated taxes paid, life events.

- Review with taxpayer(s) the three consent forms:
 - Consent to Disclose Tax Return Information to other Tax-Aide/Vita sites Nationwide
 - Consent to Disclose/Use Information – must sign to e-file return; otherwise will be paper return
 - Consent for AARP Foundation to send Foundation information that might be of interest or use to Taxpayer(s)
- Tax Documents
 - Verify reportable tax documents are for the current year.
 - Verify documents are for either taxpayer or spouse.
 - Keep documents in logical order.
 - Verify all documents are in scope. If not in scope, discuss with LC/SC for next step. If we cannot do the return, explain the reason to the TP and walk the TP to the Client Facilitator for checkout documentation.
- Prior year's tax return. Look for:
 - Unusual situations
 - Missing Income or Expense items from prior year
 - Capital Loss Carryover
 - Refund or Tax Due
 - Refund applied to this year
 - Printout of Simplified Method calculation if AARP Tax-Aide did the prior year return
 - Written notes or comments on prior year I&I
 - Significant differences from current year line items
- Ask client if all of their questions have been answered by the preparer.

Verify Accuracy and Completeness of Return

- Access the return by typing in the TP SSN in the Client Search menu. This provides a verification that the correct SSN was used in starting the return. Do not use the Review Returns menu to locate the return.



- QR can use any of two review techniques or any combination thereof. Regardless of which technique is used, each tax document must be accounted for in the return and a check made for erroneous entries that do not belong.
 - Retracing preparer entries.
 - Reviewing tax input forms via print return pdf view.
- Retracing Preparer Steps:
 - Upon opening return, check for **Notes** if the notes flag on the client list is bold.
 - **PLEASE NOTE:** Particular attention must be paid to correct spelling of names and addresses and numerical entries from all input sources.
 - Start with the **Basic Information** section and check filing status, and move to **Personal Information** screen and carefully check that names, SSNs, address, DOBs, and phone number are entered and correct. Caution if SP last name is different than TP. Review special situation check boxes and if there is a deceased person, verify the correct date of death--preferably with a death certificate. Date of death different from date submitted to the Social Security Administration will cause the return to reject.
 - If applicable, move to the **Dependents** screen and verify dependent eligibility and proper inputs. Caution if last name is different than TP.

- If there is an **IRS Pin** for any person on the return, this would be a good time to go to the Federal Section Miscellaneous Forms screen, select IRS Identification Pin and ensure proper entry was made.
- Proceed to the TS Federal Section and progress through the **Income, Deductions, Other Taxes, Payments and Estimates and Miscellaneous Forms** Modules, as applicable. Verify that all the taxpayer(s) paper documents have been reviewed and accurately entered.
- Ask the taxpayer(s) if there is any other income to be reported. As always, ask probing questions.
- Determine and address any special situation that may apply to the return. See **Special Situations** below.
- Select Summary/Print on the menu in the left column and review entries on pages 1 and 2 of form 1040 for logic, completeness and with no extraneous inputs. A complete review with the client will come later.
- Appropriate steps if using Print Return pdf Option to review tax input forms.
 - Do Client Search by SSN, then click on Printer icon and select **FL2 QR Print set**. Open return as usual and work with both files.




2018 Tax Program Current User: IRS P Change Tax Year Logout

Date From: Date To: Date Type:

Search Client List

Show entries

Showing 1 to 1 of 1 entries (filtered from 18 total entries)

SSN	FIRST	LAST	PHONE	PREPARER	STATUS	
XXX-XX-4456	JAMES	DANIELS	(218) 555-9834	IRS Preparer	Review	  

Previous **1** Next

1040 only
 Print Return
 One with Everything
 WINONA VITA
 Winona VITA
 Always Force 1040
 CHINN PARK
 MASTER PRINT
 MASTER PRINT (2 8879s)
 QUALITY REVIEW

- Review printed file pdf return and documents in detail. If any errors are observed on document shown on QR pdf, go into return and correct. Since QR pdf is static, corrections will not be shown on it until reprinted. When necessary, go back to original entry screens to verify information.

- Areas of Concern
 - SSN/EIN accuracy, as well as name and address spelling.
 - Brokerage statements can have many pages and be confusing. They require careful review for content, coding and basis of capital gain/loss transactions. Short and long-term transactions where the cost basis has been reported to the IRS (code A and D) can be summarized as one entry in TS. Even when the cost basis has not been reported (codes B and E), periodic sales of the same stock (e.g., monthly or on the same day) can be summarized. Be sure adjustment code “M” is used.
 - With the new 1040 format, capital loss carryovers won’t be as obvious. Must look at Schedule 1 detail for the \$3,000 loss. Look at capital loss carryforward worksheet for the amount of loss carried forward to next year. Add a note to the return and write that on the outside of the client envelope to alert next year’s preparer.
 - If pension income with employee contributions (1099-R box 9b), determine if simplified method is applicable and correctly calculated. Verify calculation using simplified method calculator on the Resources tab on D45 website. Verify Public Safety Officer exclusion if applicable.
 - Pay special attention to Affordable Care Act penalties in Schedule 4 Other Taxes, after income and deductions have been verified. If an exemption is claimed and/or an affordability exemption, use Resources Tab and ACA Calculator.
 - Are all itemized deductions in writing, reasonable and complete?

E-File Process

- Select E-File on the left main menu and advance through the screens prior to the Submission screen, checking preparer input at each step.
- Verify the correct Federal Return Type has been selected.
- Verify input of client’s e-mail address if present on I&I (Part VII, Line 1) – goes in the Tax Preparation and E-file Section
- Pay close attention to the taxpayer’s **Bank Account Information** for refund direct deposit or payment direct debit. If the bank information is masked, delete the second routing and account numbers, and re-enter to confirm proper entry. Watch out for banks using the small routing numbers printed on check (Suntrust, Bank of America).
- Taxpayers can split their refund among accounts and can purchase savings bonds with their refund. See Pub. 4012 p. G-10 for information about depositing to savings accounts. Savings bonds purchased are mailed to the taxpayer.

- On the questions screen, verify answers and select your counselor name from the QR drop down menu. Then check SAVE at the bottom of the screen to advance to the Submission screen.
- The counselor's only entries on the Submission screen should be checking the Ready for Review box or adding a Return Tag such as Waiting for Info.
- If warranted, be a good mentor and communicate via the TS Message feature to provide feedback—positive as well as negative—that would help the counselor learn and do better in the future. Be kind and considerate so as not to discourage or humiliate our unpaid volunteers. We **all** have made mistakes - more than one for sure!

Print the Return and Review With Taxpayer(s)

- While you are still within the return, select **FL2 Efile TP Copy** to print the return.
- If this will be a paper return, select **FL2 Paper TP Copy**, and print an extra copy after review with the Taxpayer(s).
- If estimated tax vouchers were set up when reviewing the return, they will print with the return. If set up after the return is printed, select **FL2 1040 ES** to get only the vouchers.
- Assemble return and make sure all pages are present. Warning – when the printer runs out of paper, you may be missing the last few pages of the return – check carefully.
- Review return with taxpayer(s). **Have taxpayer(s) verify name, address, and SSN(s). Have taxpayer(s) check the bank routing and account numbers directly from their printed check copy. If refund is split, taxpayer must initial Form 8888.** If direct debit, you must print ((right click and select print)) E-file page that shows the account number, amount and date for debit or use **FL2 Direct Debit Client Summary** print set. If relying on prior year return bank information, have taxpayer initial that they have verified.
- Remind taxpayer(s) that **they are responsible** for the accuracy of the return.
- Maintain the privacy of the data on the return when reviewing with taxpayer(s). Point to the amounts on each line of the printed copy as you explain the line item as opposed to reading numbers out loud.
- Explain any significant changes from the prior year return. Answer concerns.
- Explain Form 8879 and get signature(s).
- If the 8879 has been completely signed, mark the return **Complete** and **Approved. Save and Exit Return.** ERO will see the **Complete** status and transmit the return.
- If both taxpayer and spouse are not present to sign the 8879 and consent forms:

- Select the Return Tag **Need Signatures** on the **Submission** screen and write **COPY** on the taxpayer(s) copy of the return.
- Mark the return **Approved**. Do not mark the return complete – this will be done by the ERO once the taxpayer returns with the required signatures.
- Print Client Letter and get signature of taxpayer present on 8879 and Client Letter.
- Mark the routing status on the client’s envelope stamp “Need 8879”.
- Advise the taxpayer(s) that the return will not be e-filed until the signed 8879, consent #2, and the client letter form are returned. Taxpayer should return directly to the lead CF who will verify the completed 8879 and consent form, and provide the signed Client Letter to the ERO.
- If someone other than the TP(s) will sign the return, see topic on **Person Other Than TP/SP Signing the Return**.
- If a paper return is required, print a second copy AFTER complete review with the taxpayer(s). Must attach Form(s) W-2 or any document (i.e. 1099-R or W-2G) with federal tax withholding. Provide address to mail the return for Florida residents:
 - With Refund or Balance Due not enclosing a check or money order: Department of the Treasury, Internal Revenue Service, Austin, TX 73301-0002
 - If Balance Due and enclosing a check or money order: Internal Revenue Service, P.O. Box 1214, Charlotte, NC 28201-1214
- For paper returns, mark the return **Approved** only. Select the return tag **Paper Return** on the submission screen.
- Inform taxpayer(s) about additional Sumter and Lake County Homestead Property Tax Exemptions for older lower income TPs, if it appears applicable. See topic on **Florida Help for Low-Income Taxpayers**.
- Gather all tax documents and place in the Tax-Aide envelope. **Do not retain any taxpayer documents**.
- Advise taxpayer(s) to bring completed return and supporting documents in the envelope back next year.
- Point out the survey on the envelope and let taxpayer know they can provide feedback either by mailing in the survey or by doing the survey on-line. Save a stamp!
- If any other status for return (i.e. need tax info or docs, declined to file, out of scope, etc), mark return tag as per Return Template. See Return Template on web site.
- Mark status on taxpayer(s) envelope and accompany taxpayer(s) to the lead CF for checkout.

- Provide feedback to counselor who prepared the return, in person, or by using the TS message center.

Leaving Notes for QR and/or for Future Counselors

The Notes function can be accessed from the client list by clicking on the flag icon or while in the return by clicking the dropdown next to TP name and selecting Notes. Enter here any information that would be helpful to someone completing, updating or amending the return, or for a counselor doing next year's return (i.e. carryover information and special situations.)

ADDRESSING SPECIAL SITUATIONS USING MISCELLANEOUS FORMS

The special situations listed below occur occasionally and can be handled via the **TS Miscellaneous Forms Menu**. They are mainly self-explanatory and simply require filling in the blanks.

Injured Spouse Allocation (Form 8379)

Form 8379 is filed on a jointly filed tax return when the joint overpayment is expected to be applied (offset) to a past-due obligation of one of the spouses. The other spouse is the injured spouse who may be able to get back his/her share of the joint refund. If the refund has already been offset, Form 8379 may be filed by itself. See Injured Spouse Returns on the web site Counselor page.

Claim a Refund Due to Deceased Taxpayer

See discussion in the section entitled "**Person Signing for Deceased Taxpayer**".

Application for Extension of Time to File (Form 4868)

Taxpayer may need more time to file their return because of missing information. An extension of time to file is required if there is a potential balance due on the expected return. The extension does not give the taxpayer(s) an extension of time to pay. If the taxpayer(s) do not pay the total amount due by April 15, they will owe interest, and may also be charged penalties. They should pay as much as possible by the due date of filing. Provide the taxpayer with Form 4868 to submit to IRS. Florida residents would mail to: **IRS, PO Box 1302, Charlotte, NC 28201-1302.**

If it is determined during the counselor preparation of a return that we cannot complete the return in the current filing period, the counselor should mark the Extension tag on the return after completing as much as possible. QR would review and determine if a payment due is expected and print an extension for filing.

Seasonal residents filing for an Extension to File

If the taxpayer(s) tell you they are leaving the area and will not be here during our summer season for return preparation, provide them with Form 4868 and instructions to complete and where to mail based on their residency.

IRS Identification Pin



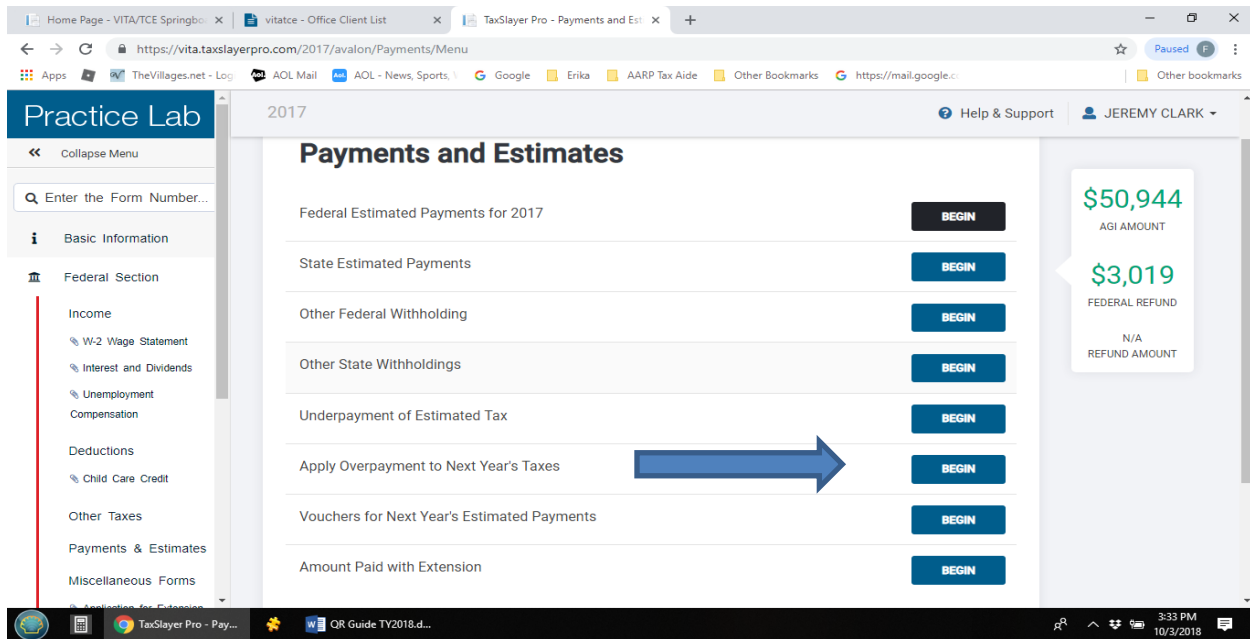
If there is an **IRS Pin** for any person on the return, go to the Federal Section Miscellaneous Forms screen, select IRS Identification Pin and ensure proper entry for TP, SP or dependents. See the ID Theft Job Aid for Volunteers in pub 4012, Page P-2, for client assistance in ID theft issues.

OTHER SPECIAL SITUATIONS

Refund Options

If taxpayer has a large refund, discuss the option of reducing withholding from payers and/or reducing estimated tax payments.

- Direct Deposit to bank account
- Refund split among different accounts, including savings bond purchases – refer to Pub. 4012 p. K-13. If split, Form 8888 will print with return, and TP must review and initial the form.
- Check mailed to taxpayer
- Application to next year's estimated taxes - To apply some or all of the refund to next year's estimated taxes, click on Form 1040 Page 2, Line 21 of the **Calculation Summary** screen and fill in the amount on the resulting screen or enter directly from Payments and Estimates screen.



Payment Options - See 4012 K-14 through K-16

Large balance due? Advise taxpayer to consider increasing withholding from payers or making estimated tax payments or larger ones. Explain that the IRS may charge an underpayment tax penalty if, for example, the TP owes more than \$1,000 two years in a row. AARP does not compute possible underpayment penalties.

- Payment by Check with Form 1040-V - On the E-file screen, select E-file Mail Payment for the Federal Return Type. TS will print a Form 1040-V voucher for the balance due on the return. The taxpayer(s) need to mail that by April 15th to the address on the form. Instructions from irs.gov:
 - Make your check, money order or cashier's check payable to U.S. Treasury.
 - Enter the amount using all numbers (\$###.##).
 - Do not use staples or paper clips to affix your payment to your voucher or return.
 - Make sure your check or money order includes the following information:
 - Your name and address
 - Daytime phone number
 - Social Security number (the SSN shown first if it's a joint return) or employer identification number
 - Tax year
 - Related tax form or notice number

- Direct Debit from Checking Account - Select E-file Direct Debit on the E-File screen. Verify the Bank information on the Taxpayer Bank Account Information.

Taxpayer can select any date of payment through the due date of the return. Print this screen so client will have a record and can verify bank information for the direct debit. (Right click and select print). **CAUTION:** If changes are made to the tax return during QR review, be sure debit amount is manually changed to match balance due.

- **IRS Direct Pay-** Taxpayer can set up a one-time payment through irs.gov. This same option can also be used to make estimated tax payments from checking/savings accounts at no extra cost.
- **Credit Card Payments** - A credit card payment option is available at irs.gov. A convenience charge applies.
- **PayNearMe** - Through a partnership with OfficialPayments.com and the PayNearMe Company, taxpayers can now make a cash payment without the need of a bank account or credit card at more than 7,000 7-Eleven stores nationwide. This must be set up with the IRS in advance – see irs.gov for more information.
- **Other Payment Options** - Taxpayer can visit irs.gov, Pay page for the most current information about tax payment options.

Estimated Tax Payments

If the taxpayer made estimated tax payments for the current year and/or owes a large balance with this year's return, ask them if they would like to make estimated tax payments for next year. Calculating the appropriate quarterly amount can be based on the amount due on last year's return if significant change is not anticipated. The Estimated Tax Worksheet on the Resources page can be used if needed.

Quarterly Vouchers

- Select **Payments and Estimates** from the top menu.
- Select **Vouchers for Next Year's Estimated Tax Payments**
- Fill in desired quarterly amount.
- The four vouchers will print with the rest of the return and can be mailed to IRS quarterly.

Quarterly Bank Account Debits

Bank account debits of quarterly estimated tax payments are not supported by TS. There is such an option available via the irs.gov site. Advise the client to enter "Direct Pay" into the search box at the top of the irs.gov home page for more information.

Person Other Than the Taxpayer Signing the Return

A taxpayer asks to have a return completed for someone else and intends to sign that return on behalf of the taxpayer whom he/she is representing.

Person with Power of Attorney

See Pub. 4012, K-11.1. A valid General Power of Attorney (POA) names the representative as the Attorney-in-Fact. The POA must be either legally signed by the taxpayer and notarized, or issued by a court. That POA must contain a statement which defines the authority to prepare, sign, and file federal income tax returns.

Person Signing for Deceased Taxpayer

If the return is being prepared for a deceased taxpayer, then the signing of the return depends on the specific circumstances: see 4012 K-10-11.

- A return signed by a surviving spouse - no documentation required.
- A return signed by a personal representative, executor or administrator of the decedent's estate:
 - a. Taxpayer must show a court certificate showing the appointment. Tax-Aide does not submit copies of the power of attorney. The person with the power of attorney should retain a copy in case it is requested by the IRS. The preparer should advise the individual that the IRS may contact them requesting a copy of the document.
 - b. If a refund is being claimed, Form 1310 must be included with the return. Enter "1310" into the **Enter the Form Number** at the top of the left navigation menu, and follow the instructions.
 - c. In some cases e-filing is permitted. However, the program may generate a red diagnostic warning and block e-filing. In this case the return must be paper filed with a copy of the appointment document.
 - d. If paper return is required, mail the return to the IRS Service Center specified for the client's state of residence on the last page of Form 1040 Instructions. For Florida residents that address is

Department of the Treasury
Internal Revenue Service
Austin, TX 73301-0002
- If no refund is being claimed, Form 1310 should not be filed. **This return can be e-filed.** The signor should add "personal rep" after the signature.

Incapacitated spouse

If an incapacitated spouse can't sign because of injury or disease, the capable spouse can sign the spouse's name in the proper space on the return followed by the words "By (name), Husband (or Wife)." Be sure the capable spouse also signs in the space provided for his/her signature.

PREPARATION OF AN AMENDED RETURN

When Amended Returns Are Necessary

An amended return can be done only for the current tax year and the **prior three years** up until April 15th of the year after the current tax year. After April 15, you can only amend the current tax year and the **prior two years**. The preparer and QR must be certified for the year being amended.

Amended Return Preparation

Tax preparation sites can amend the current year return originally prepared at that site. Prior year amendments should make an appointment at Colony Cottage Recreation Center tax site. All amended returns must have a QR process completed.

- Amendment return mailing address:
 - In response to a notice received from the IRS, use the address shown in the notice.
 - Otherwise use the Florida resident IRS Service Center address
Department of the Treasury
Internal Revenue Service
Austin, TX 73301-0052
 - For other states, refer to Instructions for Form 1040X on irs.gov.

Checking the status of an amended return- clients can go to irs.gov and enter Where's My Amended Return in the search box to check on the status of the amended return.

PREPARATION OF A PRIOR YEAR RETURN

- Choose the appropriate year of the return in the top navigation menu of TS.
- Preparer and QR of prior year returns must be volunteers certified for the prior year being prepared.
- A current year form 13614-C must be completed for each prior year.
- Prior year returns can be e-filed by the same rules as current year returns.
- QR process is the same as the current year process.

MISCELLANEOUS ASSISTANCE FOR CLIENTS

Where's My Refund?

Refer clients to the front of the tax record envelope for refund telephone number and web site.

Tax Return Transcripts and Copies

Taxpayer(s) should go to *irs.gov* to request a transcript or copy of a prior year return.

Additional Florida Homestead Exemption for Persons 65 and Older

Taxpayer should check with their residence county district for applicability of the additional Florida Homestead Exemption for low-income senior taxpayers or other benefits available. To qualify for the additional real estate tax exemption, at least one person in the household must:

- Be a permanent Florida resident
- Own and occupy property assessed as real estate
- Already have a Homestead Exemption on **that** property
- Be 65 years or older as of January 1, 2018
- Total 2018 Adjusted Gross Income of ALL PERSONS LIVING IN THE HOUSEHOLD as of January 1, 2018 cannot exceed approximately \$29,545. It is expected the 2019 income limit will be close to \$30,000.
- **Taxpayer must requalify each year** by taking a copy of Form 1040 to their local county office.

Required Minimum Distribution

- Taxpayer(s) must start receiving periodic distributions from an IRA by April 1 of the year following the calendar year in which he/she reaches 70 1/2. For any year after he/she turns 70 1/2, the Required Minimum Distribution (RMD) must be made by December 31 of that year.

Note: If the first RMD is not taken in the year the client turns 70 1/2, then two distributions will have to be taken in the year the TP turns 71. This additional income could increase the amount of Social Security benefits that are subject to tax.

- There are multiple RMD calculators available on the web if the taxpayer wishes to calculate their minimum distribution. Otherwise, the administrator organization of the IRA account should communicate with the taxpayer each year.
- If the total amount distributed during the year is equal to or greater than the RMD, the requirement is satisfied.
- If the client has more than one IRA, the RMD must be calculated separately for each account. However, the total amount of all the IRA RMDs can be taken from one or more IRAs, but only from IRAs.
- The RMD from an Inherited IRA must be calculated separately.
- Roth IRAs do not require minimum distributions during the owner's lifetime.

For more information and the tables, see IRS Pub. 590-B, Distributions from Individual Retirement Arrangements (IRAs) and IRS Pub. 575, Pension and Annuity Income.

Government Agency Contact Information

Internal Revenue Service

www.irs.gov

Tax help - 800-829-1040

Tax forms - 800-829-3676

Transcript or copy of prior year returns

Taxpayer Assistance Centers operate by appointment only. For services provided and telephone numbers see irs.gov. The nearest Taxpayer Assistance Center to our area is in Ocala.

Taxpayer Advocate Service - for those having tax problems who have not been able to resolve them with the IRS.

<https://taxpayeradvocate.irs.gov>

877-777-4778

St. Petersburg – 9450 Koger Blvd. - 727-318-6178

Social Security Administration

ssa.gov/

800-772-1213

Leesburg - 900 N. 14th St. - 866-836-3623

Ocala - 933 E Silver Springs Blvd. - 877-626-9911

Railroad Retirement Board

rrb.gov/

877-772-5772

Jacksonville - 550 Water St., Suite 220 - (Marion County)

Tampa - 500 E. Zack St., Suite 300 - (Lake and Sumter County)

Office of Personnel Management

www.opm.gov

202-606-1800

Medicare

www.medicare.gov

800-633-4227

SHINE (Serving Health Insurance Needs of Elders)

www.floridashine.org

800-963-5337