DEPARTMENT OF CONSUMER AFFAIRS
PFB
PROFESSIONAL FIDUCIARIES BUREAU

Professional Fiduciaries Bureau
Post Office Box 989005
West Sacramento, CA 95798-9005
Telephone: (916) 574-7340 FAX (916) 574-8645
Website: www.fiduciary.ca.gov

BUSINESS, CONSUMER SERVICES, AND HOUSING AGENCY
GOVERNOR EDMUND G. BROWN JR.

Professional Fiduciaries Bureau (Bureau)
Advisory Committee Teleconference Meeting

Wednesday February 3, 2016
10:00a.m. – 1:00p.m. or conclusion

One or more Committee Members will participate in this meeting at the teleconference sites listed below. Each teleconference location is accessible to the public and the public will be given an opportunity to address the Advisory Committee at each teleconference location. The public teleconference sites for this meeting are as follows:

Department of Consumer Affairs (DCA) – HQ2
1747 N. Market Boulevard, 1st Floor Hearing Room
Sacramento, CA 95834

Elder Well
6345 Balboa Blvd., #114
Encino, CA 91316

Committee Members
Barbara de Vries, Chair
Hang Le To, Vice Chair
Dawn Akel
Jenny Chacon
Aileen Federizo
King Gee
Marguerite Lorenz
Kathleen Thomson

Webcast*

1) Call to Order – Barbara de Vries, Chair

2) Roll Call & Establishment of Quorum – Julia Ansel, Bureau Chief

3) Introductions

4) Professional Fiduciaries Bureau Mission Statement – Julia Ansel, Bureau Chief

5) Approval of the Advisory Committee Meeting Minutes from November 18, 2015

6) Updates from the Director's Office – DCA Executive Staff

7) Budget Report – DCA Budget Analyst
   - Budget Overview and Update

8) Legislative Update – DCA Legislative Analyst

9) Bureau Update – Julia Ansel, Bureau Chief
   - Licensing and Enforcement Statistics
   - E-Newsletter
   - PFB Survey Update
   - Outreach

10) Continuing Education Audit Results – Angela Cuadra, Program Analyst

11) New Publication "What is a Professional Fiduciary? – A Guide for Consumers" – Angela Cuadra

12) Future Agenda Items

13) Future Meeting Dates –
   - Wednesday, May 3, 2016
   - Wednesday, August 24, 2016
   - Wednesday, November 16, 2016

14) Public Comment on Items Not on the Agenda (See "**Note**" below)

15) Adjournment

Please note: In accordance with the Bagley-Keene Open Meeting Act, all meetings of the Bureau are open to the public. Government Code Section 11125.7 provides the opportunity for the public to address each agenda item during discussion or consideration. The public can participate in the discussion of any item on this agenda. If the committee does not offer public comment before going on to the next agenda item, the public may request the floor at the start of the next agenda item to comment on a prior agenda item.

Note: The Professional Fiduciaries Bureau Advisory Committee may have discussion or take action on any of the above agenda items; however the committee may not discuss or take action on any matter raised that is not included in this agenda. The Committee may, however, decide to place the matter on the agenda of a future meeting.

Notice: The meeting is accessible to persons with disabilities. A person who needs accommodations or modifications in order to participate in the meeting should make a request no later than five working days before the meeting to the Bureau by contacting Angela Cuadra at (916) 574-7341, angela.cuadra@dca.ca.gov or by sending a written request to the Professional Fiduciaries Bureau,1625 North Market Blvd., Ste. S-209, Sacramento, California 95834.

Requests for further information should be directed to Ms. Cuadra at the same address and telephone number.

*The Bureau plans to webcast this meeting on its website at www.fiduciary.ca.gov. Webcast availability cannot, however, be guaranteed due to limitations on resources. If you wish to participate or to have a guaranteed opportunity to observe, please plan to attend at a physical location.

OUR VISION

To protect, maintain, and enhance the quality of life for consumers by promoting the highest Professional Fiduciary standards.

OUR MISSION

To protect consumers through licensing, education, and enforcement by ensuring the competency and ethical standards of Professional Fiduciaries.

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BUSINESS, CONSUMER SERVICES, AND HOUSING AGENCY
GOVERNOR EDMUND G. BROWN JR.

Professional Fiduciaries Bureau (Bureau)
Advisory Committee Meeting
Wednesday, November 18, 2015

Meeting Minutes

Committee Members Present
Barbara de Vries, Chair
Aileen Federizo, Vice Chair (via teleconference location)
Jenny Chacon
King Gee
Hang Le To
Marguerite Lorenz
Kathleen Thomson

DCA Staff Present
Julia Ansel, Bureau Chief
Angela Bigelow, Program Analyst
Angelique Scott, DCA Legal Counsel

1) Call to Order – Ms. Barbara de Vries called the meeting to order at 10:10 a.m.

2) Roll Call – Ms. Barbara de Vries, Committee Chair, called roll. There were seven members present. A quorum was established with all members present. Ms. Julia Ansel welcomed Mr. King Gee and congratulated him on his appointment to the committee. Ms. Ansel also thanked Ms. Marguerite Lorenz for her service to the committee, as this would be her last meeting.

3) Introductions – Those in attendance introduced themselves.

4) Professional Fiduciaries Bureau Mission Statement – Ms. Julia Ansel read the Bureau's mission statement and stated there would be the opportunity for public comment after each agenda item.

5) Approval of the Advisory Committee Meeting Minutes from August 19, 2015 – Ms. Marguerite Lorenz motioned to approve the minutes as written, Ms. Hang Le To seconded the motion, with a vote by roll call six members were in favor, none were opposed, one abstained, and the motion carried.

Public Comment: None.

6) Updates from the Director's Office – Department of Consumer Affairs (DCA) Deputy Director of Board and Bureau Relations Christine Lally welcomed Mr. King Gee on behalf of DCA Director, Awet Kidane.
Ms. Lally announce the retirement of Deputy Director of the Office of Information Services, Amy Cox-O'Farrell, after 38 years of service with the State of California. Mr. Jason Piccione, who has over 15 years' experience with DCA, has been appointed to take her place.

An outside vendor did a pro-rata study and DCA held a cost distribution meeting November 17, 2015. Staff from all offices, which are paid by pro-rata, were present to provide information and answer questions from board and bureau staff. The executive office received positive feedback and will be holding this open house again in the future.
Ms. Lally reminded the committee members the Form 700 filing is required within 30 days of appointment to the committee, annually, and within 30 days of leaving the committee. Filing of the Form 700 will be paperless in 2016 through NetFile.

Public Comment: None.

7) Budget Report – Ms. Cynthia Dines, Manager of the Budget Office, presented a budget report of the actual expenditures for last Fiscal Year (FY) 14/15, the allocated budget for this FY 15/16, and the actual expenditures for this F"Y 15/16 through September 30, 2015.
Ms. Dines also presented the fund condition, which is part of the Governor's budget that will be announced January 10, 2016. The fund condition report show actual budget for last FY 14/15, authorized budget for Current Year (CY) 15/16, the Budget Year (BY) which is being built now, and BY +1 projections. The months in reserve are declining and this appears to be because of the pro-rata charged to the Bureau. This will be adjusted since the Bureau no longer uses some of the services it is being charged for.
Ms. Federizo asked if there were other items affecting the budget and Ms. Dines answered employee compensation may change due to salary increases and statewide prorate which DCA does not have control over.
Ms. Federizo asked why the facility operations budget number was negative and Ms. Dines answered the shift in funds was made to fully fund budgeted positions.

Public Comment: None.

8) Legislative Update – Ms. Natalie Martin-Rojas, DCA Legislative Analyst presented the following legislative updates.

- Legislation Impacting the Bureau –

  - **AB 436 (Jones) Guardian or conservator: powers and duties**
    This bill clarifies that attorneys appointed by the court to represent conservatees in dementia powers cases are to be discharged by the court or ordered to continue representation upon the granting or denial of those powers. This bill has been signed.

  - **SB 589 (Block) Voting: voter registration: individuals with disabilities and conservatees**
    This bill prohibits disqualifying a conservatee from voting if he or she would need to complete an affidavit for voter registration with reasonable accommodations. This bill also provides that a person is presumed competent to vote regardless of conservatorship status and clarifies the judicial procedures through which an individual with a disability or under a conservatorship would lose his or her ability to vote. In order to deem a person mentally incompetent and disqualified from voting, this bill would require a court to make a finding of clear and convincing evidence that the person cannot communicate, with or without reasonable accommodations, a desire to participate in the vote process. This bill was signed.

- **SB 155 (Hertzberg) Decedent's estates**
  This bill authorizes the trustee of a decedent's previously established trust, to petition the superior court for an order to transfer real and personal property, of any amount or value, from the decedent's "pour-over will" to the trust. *This bill was amended to address a topic unrelated to the Department and is a 2-year bill.*

- **SB 269 (Vidak) Conservator appointments: compensation**
  This bill allows interested parties who are successful in their petition for appointment of another, more appropriate person as conservator, to recover compensation, reimbursement of attorneys' fees and other costs incurred in connection with that petition. *This is a 2-year bill.*

- Legislation Impacting All DCA Licensing Programs -

  - **SB 467 (Hill) Professions and vocations**
    This bill would have required the Legislature to approve pro rata distributions at the Department. This bill would also require the Attorney General to implement performance measures regarding case referrals. In addition, this bill would direct the Division of Investigation (Division) to work cooperatively with healing arts boards regarding standard case referral to the Division. Finally, this bill would extend the sunset for the Board of Accountancy. *This bill was signed.*
  - **AB 12 (Cooley) State government: administrative regulations: review**
    This bill would have required every state agency, department, board, bureau or other entity to review and revise regulations to eliminate inconsistent, overlapping, duplicative, and outdated provisions and adopt the revisions as emergency regulations by January 1, 2018. Additionally, this bill would have required the Business, Consumer Services, and Housing Agency to submit a report to the Governor and Legislature affirming compliance with these provisions. These provisions would be repealed by January 1, 2019. *This bill was vetoed by Governor Brown.*
  - **AB 750 (Low) Business and professions: licenses**
    This bill would allow all programs within the Department to issue a retired license. *This is a 2-year bill.*
  - **AB 1060 (Bonilla) Cancer clinical trials**
    This bill would create the Cancer Clinical Trials Foundation in the Health and Human Services Agency, to be governed by a board of trustees. Members of the board would be appointed as specified. The bill would also create the Cancer Clinical Trials Fund, and would continuously appropriate this fund to the board, thereby making an appropriation. The bill would authorize the board to solicit and receive money, as specified. *This bill was amended to address a topic or program unrelated to the Department.*

Public Comment: None.

9) Bureau Update –

- Statistics – Ms. Julia Ansel presented the statistics for this Fiscal Year (FY) through October 31, 2015, as follows:

Type	FY 15/16 through October 31, 2015
Licenses Issued	25
Active Licenses	677
Total Licenses Issued	876
Complaints Received	48
Complaints Closed	33
Complaints Pending	92
Average Days to Close Complaint	138
Accusations	0
Citations	0

Public Comment: None.

- E-Newsletter – Ms. Ansel requested topic ideas and articles for the January 2016 e-newsletter to be submitted by December 11, 2015.
- New Brochure – What is a Professional Fiduciary
  This brochure is with the DCA edit and design team and should be ready soon. Ms. Lorenz suggested that licensees make the brochure available to their clients.
- PFB Survey Update – Ms. Ansel stated a survey was sent out via the interested parties email list requesting a reply from licensees. A good participation is considered to be 10% and the Bureau received a 20% response to this survey. Ms. Ansel reviewed twelve of the survey questions during the meeting.
- Regulations – Client Notification Discussion
  There was a discussion as to who should be notified per the client notification regulation. There was no decision made during this conversation and it was decided this discussion would be brought back before the committee if needed in the future.

Public Comment: Mr. James Counts (via teleconference location) suggested the Bureau ask what other professional licenses licensees possess in the next survey.

11:45-11:59 – Break

10) Continuing Education Audit – Ms. Angela Bigelow stated the Bureau has completed the 2014 CE audit and the results will be published in the upcoming e-newsletter. The results were much improved from the 2013 audit. The Bureau received a 95% initial response. Over 60% were found in compliance without any additional contact. Most of the remaining licensees were able to comply once the Bureau contacted the licensee requesting additional information.

Public Comment: None.

11) Course Approvals – Ms. Angela Bigelow stated the forms to request approval from the Bureau are now posted on the Bureau's website and the Bureau has received three requests for approval, all three courses have been approved. Two of the courses are listed on the Bureau's website and the third course should appear on the website within the next week or so.

Public Comment: None.

12) Enforcement

- Review of Enforcement Process – Investigators Dave Thornton and Sara Lopez reported on the enforcement process.

  There were 150 complaints received in the Fiscal Year 14/15.

  The complaint types included unlicensed activity, lack of communication from the licensee, not handling case in the best interest of the consumer, embezzlement, incompetence/negligence, and self-dealing. An example of self-dealing is a licensee and his wife owned a company and when the market fell the licensee sold shares of his company to his clients trust accounts. This action ultimately led to revocation of the license.

  The Bureau does not handle fee disputes between the licensee and the client.

  The Bureau receives notifications from the Department of Justice when a licensee has been arrested and/or convicted of a crime. Upon receipt of these notifications, the Bureau opens a complaint and will investigate. If there is a conviction, the Bureau can take action.

  Complaints are prioritized and the most egregious complaints are handled first.
  The steps followed for each complaint are:
  -Review the complaint.
  -Contact complainant by email, letter, or phone.
  -Contact licensee by email.
  -Coordinate with law enforcement, state agencies, and the District Attorney office (as needed).
  -Face-to-face interviews (as needed).
  -Investigative report for the Bureau Chief or subject matter expert (as needed) to review.

  The possible outcomes are:
  -No violation (lack of jurisdiction, lack of evidence, no response from complainant, or complainant withdraws the complaint). In these instances, the complaint will be closed with no action taken.
  -Citation and fine of up to $5,000.
  -File an Accusation (comingling of funds, fraud, theft, or embezzlement).
  -Settlement.
  -Letter of public reprimand.
  Any complaint closed without action is not public record.

  Ms. Thomson asked if the actions are posted on the website and Mr. Thornton answered yes, but the victim names are not included. Ms. de Vries asked how the subject matter experts are selected and Mr. Thornton answered that there is a vetting process in place. Mr. Gee asked what percentage of complaints are for unlicensed activity and Mr. Thornton answered less than 10%.

Public Comment: None.

13) Future Agenda Items

-Additional information from the licensee survey
- What profession did the licensee come from
- Types of cases the licensee handles

-Who to notice in the Client Notification Regulations
-CE Audit results

Public Comment: None.

14) Future Meeting Dates
- -Wednesday, February 3, 2016
- -Wednesday, May 18, 2016
- -Wednesday, August 24, 2016
- -Wednesday, November 16, 2016

Ms. Bigelow asked if there were any known conflicts with these dates and Mr. King Gee responded he has a conflict with the May 18, 2016 date. Ms. Bigelow requested the committee members look at their calendars and email any conflicts.

Public Comment: None.

15) Election of 2016 Chair and Vice Chair

Ms. Hang Le To nominated Ms. Barbara de Vries for the position of Chair, with a vote by roll call seven members were in favor, none were opposed, one abstained, and the motion carried. Ms. Marguerite Lorenz nominated Ms. Hang Le To for the position of Vice Chair. Ms. Barbara de Vries nominated Ms. Aileen Federizo for the position of Vice Chair. Ms. Aileen Federizo declined the nomination. With a vote by roll call seven members were in favor, none were opposed, and the motion carried.

16) Public Comment on Items Not on the Agenda – None.

17) Adjournment – The meeting was adjourned at 12:39 p.m.

DEPARTMENT OF CONSUMER AFFAIRS

3108 - PROFESSIONAL FIDUCIARIES BUREAU

BUDGET REPORT
FY 2015-16 EXPENDITURE REPORT
12/31/2015 Calstars

	FY 2014-15		FY 2015-16				
OBJECT DESCRIPTION	ACTUAL EXPENDITURES (MONTH 13)	PRIOR YEAR EXPENDITURES (FM 06)	BUDGET ALLOTMENT	CURRENT YEAR EXPENDITURES as of 12/31/2015	PERCENT SPENT	PROJECTIONS	UNENCUMBERED BALANCE
PERSONNEL SERVICES							
Salary & Wages	102,193	42,672	112,388	61,546	54.8%	123,000	(10,612)
Statutory Exempt	58,355	29,177	93,212	42,726	45.8%	86,000	7,212
Temp Help (Seasonal)	11,196	0	22,000	11,291	51.3%	12,000	10,000
Committee Members	2,300	1,200	0	1,000	0.0%	2,000	(2,000)
Staff Benefits	94,781	44,453	82,717	55,913	68%	98,927	(16,210)
TOTALS, PERSONNEL SVCS	268,824	117,502	310,317	172,476	55.6%	321,927	(11,610)
				48%			
OPERATING EXPENSE AND EQUIPMENT							
General Expense	3,623	3,270	3,439	1,429	41.6%	1,500	1,939
Fingerprint Reports	142	142	0	0	0.0%	200	(200)
Minor Equipment	970	970	3,950	900	0	900	3,050
Printing	2,684	1,732	1,000	1,669	166.9%	2,500	(1,500)
Communication	419	152	1,463	101	6.9%	400	1,063
Postage	2,012	8,835	2,014	633	31.4%	1,000	1,014
Travel In State	8,250	2,991	3,846	2,684	69.8%	5,000	(1,154)
Training	128	0	1,711	0	0.0%	0	1,711
Facilities Operations	32,947	40,582	7,010	36,823	525.3%	33,000	(25,990)
C & P Services - External	2,151	56	2,935	55	1.9%	2,000	935
OIS Billing	20,371	10,218	21,435	11,000	51.3%	21,435	0
Indirect Dist	20,926	10,244	31,487	15,500	49.2%	31,487	0
DOI Prorata	884	294	586	500	85.3%	586	0
Public Affairs Prorata	28	286	1,570	500	31.8%	1,570	0
PCSD Prorata	163,730	81,964	136,918	68,500	50.0%	136,918	0
Consolidated Data Center	953	0	4,130	0	0.0%	1,000	3,130
DP Maintenance & Supplies	0	0	1,162	453	0.0%	1,000	162
Central Admin Services - Pro Rata	35,297	17,649	38,027	19,188	50.5%	38,027	0
Exam Contract	328	328	0	0	0.0%	0	0
Attorney General	36,168	18,020	50,000	13,390	26.8%	20,000	30,000
Office of Admin. Hearings	1,688	876	0	0	0.0%	2,000	(2,000)
TOTALS, OE&E	333,699	198,609	312,683	173,325	1188.7%	300,523	12,160
TOTAL EXPENSES	602,523	316,111	623,000	345,801	55.5%	622,450	550
			Surplus/(Deficit):				**0.1%**

NOTES/ASSUMPTIONS
1. Current Year expenditures include year-to-date + encumbrances
2. Attorney General & Office of Administrative Hearings year-to-date are based on current reports, not Calstars

3108 - Professional Fiduciary Fund
Analysis of Fund Condition

(Dollars In Thousands)

2016-17 Governor's Budget	ACTUAL 2014-15	CY 2015-16	Governor's Budget BY 2016-17	BY +1 2017-18
BEGINNING BALANCE	$ 400	$ 315	$ 226	$ 273
Prior Year Adjustment	$ -4	$ -	$ -	$ -
Adjusted Beginning Balance	$ 396	$ 315	$ 226	$ 273
REVENUES AND TRANSFERS				
Revenues:				
125600 Other regulatory fees	$ 3	$ 5	$ 8	$ 8
125700 Other regulatory licenses and permits	$ 114	$ 119	$ 128	$ 128
125800 Renewal fees	$ 400	$ 420	$ 455	$ 455
125900 Delinquent fees	$ 3	$ 4	$ 4	$ 4
141200 Sales of documents	$ -	$ -	$ -	$ -
142500 Miscellaneous services to the public	$ -	$ -	$ -	$ -
150300 Income from surplus money investments	$ 1	$ -	$ 1	$ 3
150500 Interest from Interfund loan	$ -	$ -	$ -	$ -
160400 Sale of fixed assets	$ -	$ -	$ -	$ -
161000 Escheat of unclaimed checks and warrants	$ -	$ -	$ -	$ -
161400 Miscellaneous revenues	$ 1	$ -	$ -	$ -
Totals, Revenues	$ 522	$ 548	$ 596	$ 598
Totals, Revenues and Transfers	$ 522	$ 548	$ 596	$ 598
Totals, Resources	$ 918	$ 863	$ 822	$ 871
EXPENDITURES				
Disbursements:				
0840 State Controller (State Operations)	$ -	$ -	$ -	$ -
1111 Program Expenditures (State Operations)	$ 603	$ 636	$ 548	$ 559
8880 Financial Information System for California (State Operations)	$ -	$ 1	$ 1	$ -
Total Disbursements	$ 603	$ 637	$ 549	$ 559
FUND BALANCE				
Reserve for economic uncertainties	$ 315	$ 226	$ 273	$ 312
Months in Reserve	5.9	4.9	5.9	6.3

NOTES:

A. ASSUMES WORKLOAD AND REVENUE PROJECTIONS ARE REALIZED IN BY+1 AND ONGOING

B. EXPENDITURE GROWTH PROJECTED AT 2%

C. ASSUMES 0.3% INTEREST EARNED ON THE FUND BALANCE.

Professional Fiduciaries Bureau – Legislative Review

2016 Legislation Related to the Bureau

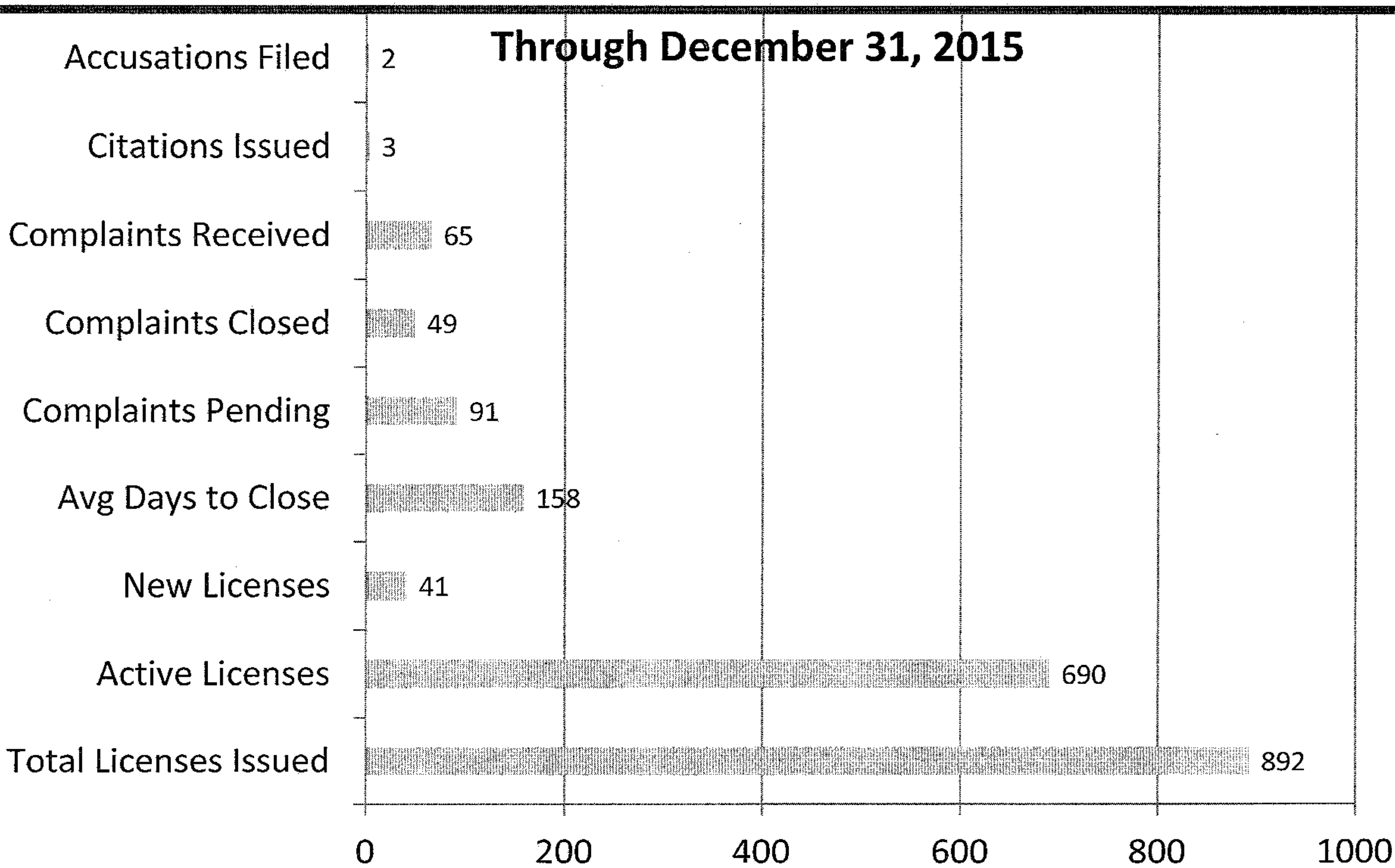
AB 1580 (Gatto) Consumer credit reports: security freezes: protected consumer
This bill authorizes a representative of a protected consumer, defined as an individual who is under 16 years of age at the time a request for the placement of a security freeze is made or an incapacitated person or a protected individual for whom a guardian or conservator has been appointed, to place or remove a security freeze for the protected consumer, as specified. *This bill has yet to be scheduled for a policy hearing.*

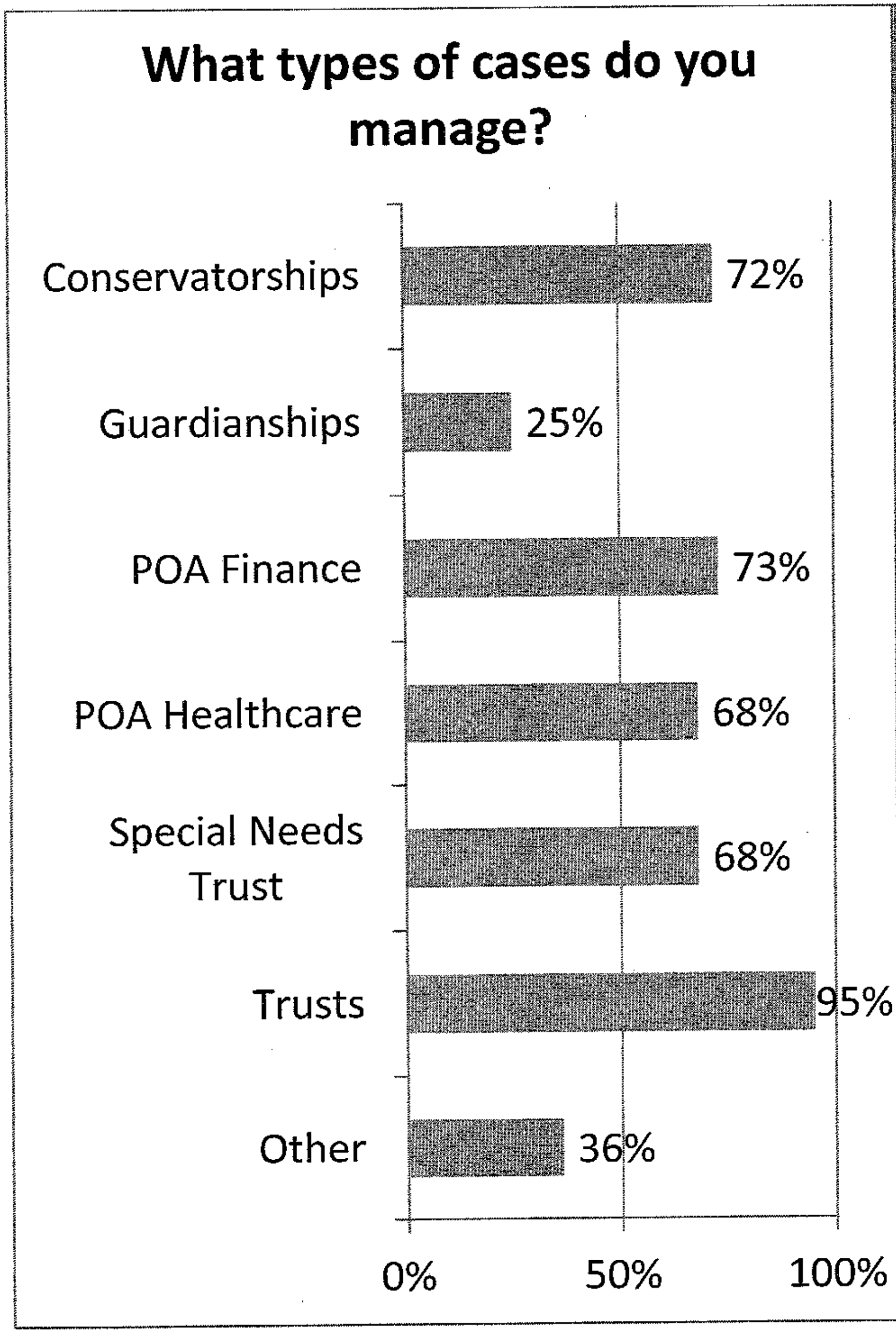
AB 1581 (Rodriguez) Consumer credit reports: security freezes: fees
Under current law, with regard to a consumer who is 65 years of age or older, a consumer credit reporting agency is prohibited from charging a fee for the placement of an initial security freeze, but is authorized to charge a fee not to exceed a specified amount for the removal of the freeze, the temporary lift of the freeze for a period of time, the temporary lift of the freeze for a specific party, or replacing the freeze. This bill would prohibit a consumer credit reporting agency from charging any of those fees. *This bill has yet to be scheduled for a policy hearing.*

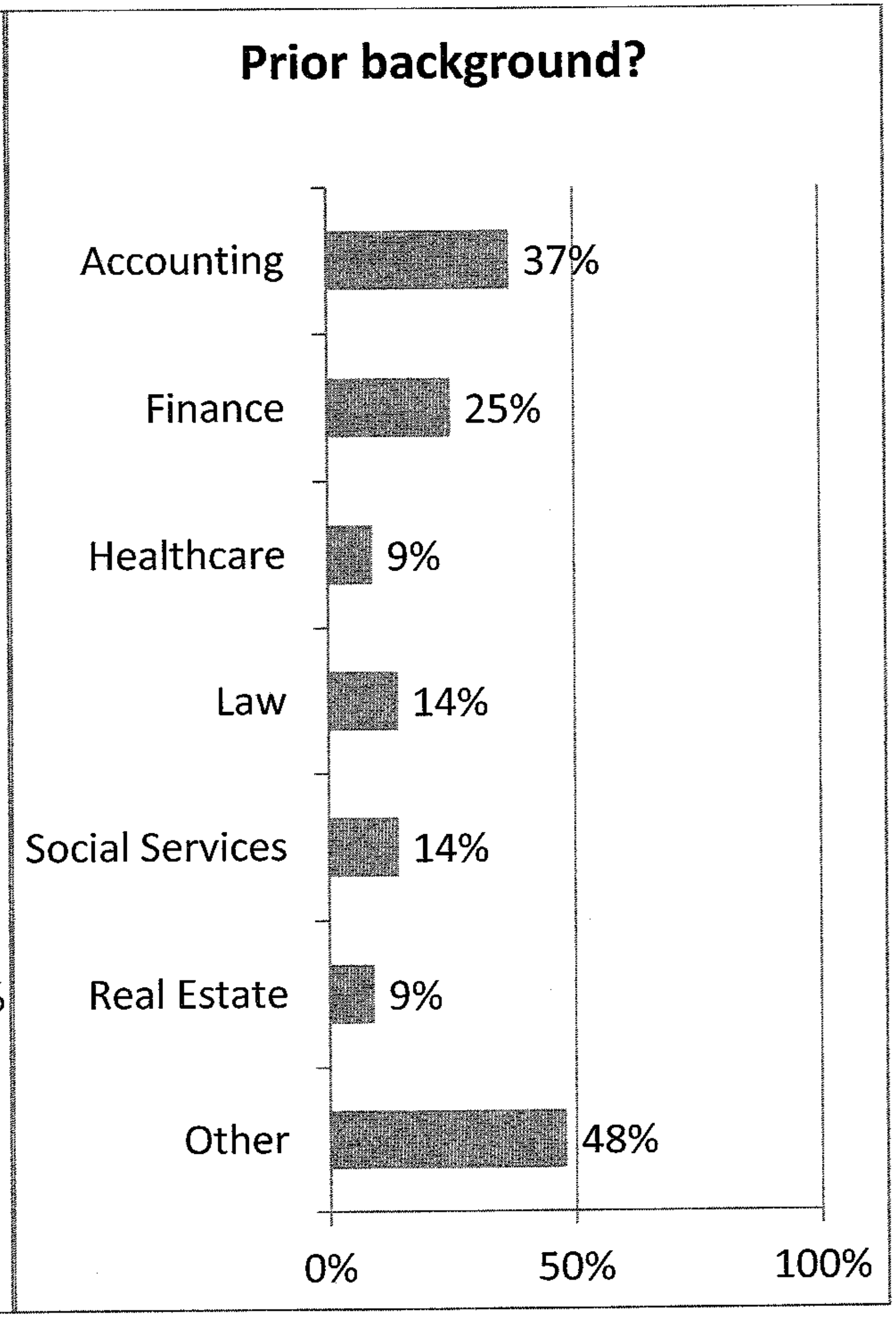
2016 Legislation Related to All DCA Programs

AB 1566 (Wilk) Reports
This bill would require a written report, as defined, submitted by any state agency or department to the Legislature, a Member of the Legislature, or any state legislative or executive body to include a signed statement by the head of the agency or department declaring that the factual contents of the written report are true, accurate, and complete to the best of his or her knowledge. *This bill has yet to be scheduled for a policy hearing.*

Fiscal 2015/16 Year to Date Statistics




What types of cases do you manage?
Conservatorships
72%
Guardianships
25%
POA Finance
73%
POA Healthcare
68%
Special Needs Trust
68%
Trusts
95%
Other
36%
0%
50%
100%


Prior background?
Accounting
37%
Finance
25%
Healthcare
9%
Law
14%
Social Services
14%
Real Estate
9%
Other
48%
0%
50%
100%

OTHER TYPES OF CASES

Administrator
Agent for Foreign Assets and Accounts
Agent for Trustee
Bill Payment
Case Management Services
Consultation
Custodianship
Cutma
Daily Money Management
Decedent Estates
DMM
Estate - Administrator
Estate Administration
Estates
Estate Planning
Executor
Expert Witness
FBO Account
Geriatric Care Management
Guardian ad Litem
LPS
Payroll
Post Mortem Administration
Private Fiduciary Miscellaneous
Personal Assistant Services
Probate Estates
Trust Protector
Receiver
Referee
VA
Veteran's Custodian
Workers Comp GAL

What was your background prior to becoming Fiduciary? (Other Responses)

Business
Business - Marketing
Business Development/Technology
Business Management Entertainment
Business Manager
Corporate Vice President
CPA
Education
Financial Planning
High Tech/Marketing
High-School Special Education English Teacher
Insurance
Law Enforcement
Management
Management Consultant
Mental Health Paralegal
Non-Profit Serving Elderly Clients
Peace Officer
Personal Financial Planning & Investment Management
Planned Giving
Probate & Trust Paralegal
Programmer/ Systems Analyst
Public Guardian
Risk Management
Specificity will identify me
Trust Banking; Investment Securities; Project Management; Others
Undertaker
University Administrator

Other Professional Licenses

Real Estate
Bureau of Real Estate
CA Real Estate Brokers License

Teaching
California Teaching Credential

Tax/ Accounting
CPA
Enrolled Agent

Financial Planning
Certified Financial Planner
Certified Estate Planner
CTFA, CSOP -Institute of Certified Bankers
Series 6,7

Notary
California Notary
Notary Public

Healthcare/ Nursing / Social Work
Care Manager
LCSW
LVN
MSW
National Certified Guardian
RCFE - Residential Care Facility for the Elderly
Registered Nurse

Other
Insurance
POST Peace Officer
Private Investigation
State Bar License
Mortuary License