

Fifth Annual Workers' Compensation Seminar

Complex Order Calculations

Honorable Dolores McNamee, J.W.C.

PAUL CALCULATIONS

1. In Paul v. Baltimore Upholstery Co., Inc. 66 NJ 111 (1974) the Court held that a Petitioner must be paid at the permanent total rate after the Petitioner has been found to be totally and permanently disabled.
2. A Paul calculation occurs when the Petitioner is receiving a partial permanent disability award and is being paid at the partial permanent rate and this award is not paid in full before the date of totality.
3. **EXAMPLE:**

The Petitioner had an accident on 1/4/2007 and the case settled for 50% partial total disability for a cervical injury. The last date when temporary disability benefits were paid was on 11/21/2009. The weekly wage was \$887.76 and the rate was \$621.43. This award is payable for 300 weeks from 11/22/2009 through and including 8/22/2015 at \$474 a week for a total of \$142,200.

The Petitioner had a second accident on 6/17/ 2012. Respondent agreed to pay 35% permanent total disability for a low back injury. The last date of temporary disability benefits paid for the back injury was 9/11/2014. The Petitioner never returned to work after this accident. The Petitioner's wage was \$1000 and the rate was \$700.

The Petitioner has also filed a Verified Petitioner for Second Injury Fund benefits because in addition to the cervical injury for which the Petitioner received an award of 50% partial permanent disability, the Petitioner has a long standing history of depression with alcohol and substance abuse along with a congenital club foot which had required three surgeries. The Second Injury Fund has agreed to pay 65% permanent total disability.

STEPS TO DO A PAUL CALCULATION

1. DETERMINE DATE OF TOATALITY - 9/12/2014
2. DETERMINE THE DATE WHEN THE PARTIAL PERMANENT AWARD WILL BE PAID IN FULL- 8/22/2015
3. DETERMINE THE DIFFERENCE BETWEEN THE PARTIAL PERMANENT AND THE PERMANENT TOTAL RATES - \$226 calculated as follows:
\$700 (perm total rate) minus \$474 (partial perm) = \$226
4. DETERMINE THE OVERLAP PERIOD – 49 and 2/7 weeks - The overlap period is the period between the date of totality (9/12/14) and the date when the partial permanent award is paid in full (8/22/2015). During this time the Petitioner will receive \$700 a week which is made up of the \$474 a week from the partial permanent award and \$226 a week from the permanent total award. During the overlap period money is being paid to the Petitioner simultaneously from both the partial permanent and the permanent total awards.
5. DETERMINE HOW MUCH IN PERMANENT TOTAL BENEFITS HAVE BEEN PAID DURING THE OVERLAP PERIOD AND DEDUCT IT FROM THE FULL AMOUNT OF THE PERMANENT TOTAL AWARD OWED BY THE RESPONDENT. \$99,111.43

The full amount of permanent total disability owed by the Respondent is 35% or 157 and 1/2 weeks at \$700 a week or \$110,250. Between 9/12/2014 (DOT) and 8/22/2015 (when the partial permanent award is paid in full) there are 49 and 2/7 weeks payable by Respondent at \$226 a week (of permanent total money) for a total of \$11,138.57. When the \$11,138.57 (the portion of permanent total award paid by Respondent during the overlap period) is deducted from \$110,250 (full amount of permanent total owed by Respondent) \$99,111.43 of the permanent total award remains to be paid by Respondent.

6. DIVIDE WHAT REMAINS TO BE PAID OF THE PERMANENT TOTAL AWARD BY THE WEEKLY PERMANENT TOTAL RATE TO CALCULATE

**THE NUMBER OF WEEKS BEFORE THE SECOND INJURY COMMENCES
PAYING BENEFITS. – 141 and 4/7 weeks**

\$99,111.43 divided by \$700 =141 and 4/7 weeks.

THE EFFECTS OF A PAUL OVERLAP

The case in the Example resolved 35R/65F with a date of totality of 9/12/2014. Normally the Respondent would pay for 157 and ½ weeks from 9/12/2014 through and including 9/18/2017. However because of the overlap period payment is made as follows:

Respondent pays 49 and 2/7 weeks at \$226 a week from 9/12/ 2014 through and including 8/22/2015 and then another 141 and 4/7 weeks at the rate of \$700 from 8/23/2015 through and including 5/8/2018.

The Second Injury Fund pays 292 and ½ weeks at \$700 a week from 5/9/2018 through and including 12/16/2023. Payments under NJSA 34:15-12 (b) commence on 12/17/2023 and continue as long as the Petitioner remains totally and permanently disabled.

**THE SECOND INJURY FUND COMES ON AT A LATER DATE BECAUSE OF THE
PAUL OVERLAP – 5/9/2018 RATHER THAN 9/19/2017.**

PAYMENTS UNDER PAUL

PARTIAL PERMANENT

OVERLAP PERIOD

TOTAL PERMANENT

TOTAL PERMANENT

PAYBLE BY RESPONDENT

PAYABLE BY SIF

11/22/09-9/11/14	D	9/12/14-8/22/15	8/23/15-5/9/18	5/10/18-12/16/23
	A			
250 5/7 weeks X \$474 =	T	49 2/7 weeks X \$474 =	141 4/7 weeks X \$700 =	292 ½ weeks X \$700 =
	E	\$23,361.43 (partial perm)		
		49 2/7 weeks X \$226 =		
	O	\$11,138.57 (total perm)		
	F			
\$118, 838.57		\$33,500	\$99,111.43	\$204,750
	T			
	O			
	T			
	A			
P receives \$474 a week	L	P receives \$700 a week	P receives \$700 a week	P receives \$700 a week
	I			
	T			
	Y			
		DOT is 9/12/14		

REOPENER CALCULATIONS IN CASES
INVOLVING THE SECOND INJURY FUND

The Paul case also held that if a Petitioner is receiving an increase in a prior award, commonly referred to as a **Reopener**, the Respondent is to receive a dollar credit not a credit in weeks for prior benefits paid. The reason for a dollar credit is the Respondent is obligated to pay the full value of the injury the Petitioner suffered and to do other than the dollar credit would dilute the value of the award the Petitioner receives.

EXAMPLE 1- The Petitioner previously received an award of 50% partial permanent disability or 300 weeks at \$474 or \$142,200. The wage was \$887.76 for a 2007 date of accident. The rate was \$621.43 a week. Because the Petitioner received additional authorized treatment when the case was reopened, the Respondent has agreed to 65% permanent total disability on the Reopener. The Second Injury Fund has agreed to pay 35% permanent total disability for pre-existing disabilities. The Petitioner never returned to work after he received the additional treatment on the Reopener. The date of totality is 9/12/2014 and normally if this were a straight 65R/35F split the Respondent would pay 65% permanent total disability or 292 and ½ weeks from 9/12/2014 through and including 4/20/2020 and the Second Injury Fund would pay 35% permanent total disability or 157 and ½ weeks from 4/21/2020 through and including 4/27/2023.

However since there is a Reopener Credit and Respondent has already paid a portion of the money owed to Petitioner, the dates for payment as well as the money owed are calculated as follows:

Respondent owes 65% permanent total disability or 292.5 weeks at the full rate \$621.43 or \$181, 768.28. From this amount should be deducted the money Respondent has paid to date which is \$142, 200 leaving new money due the Petitioner of \$39, 568.28. The new money is then divided by the weekly rate of \$621.43 which results in Respondent paying an additional 63 and 5/7 weeks of benefits before the Second Injury Fund commences benefits and pays the remaining 157 and ½ weeks. Therefore the Respondent pays the 63 and 5/7 weeks from 9/12/2014 through and including 12/1/2015 at \$621.43 and the Second Injury Fund commences payment on 12/2/2015 and pays 157 and ½ weeks at \$621.43 through and including 12/8/2018.

THE EFFECTS OF A REOPENER CREDIT

THE SECOND INJURY FUND COMES ON AT AN EARLIER DATE THAN IF THERE WAS NOT A REOPENER CREDIT- 12/2/2015 RATHER THAN 4/21/2020.

EXAMPLE 2 – The Petitioner has a capped rate. The wage is \$500 and rate is \$350. The Petitioner received an award for 50% partial permanent disability or 300 weeks of benefits at \$350 which equals \$105,000. The Respondent has provided additional treatment and on the **Reopener** has agreed to increase the award by 15% to 65% permanent total disability. The Petitioner has filed a Second Injury Fund application and the whole case has resolved for a split of 65% permanent total disability payable by the Respondent and 35% permanent total disability payable by the Second Injury Fund.

Note: There is a problem with this resolution. 65% of permanent total disability equals 292 and ½ weeks at \$350 a week or \$102,375. However the Respondent already paid 300 weeks partial permanent disability at the capped rate of \$350 or \$105,000 when it paid the original 50% partial permanent disability award.

What happens now?

Does the Respondent get money back from the Petitioner?

Does the Petitioner just get nothing more from the Respondent and only get payment from the Second Injury Fund?

When does the SIF commence payment? Immediately?

SOLUTION 1- The Respondent could increase the percentage of permanent total disability it would pay to result in payments of new money to the Petitioner. For example, the Respondent could offer a 70R/30F split. This would result in the Respondent paying to 70% permanent total disability which is 315 weeks at \$350 a week or \$110,250 minus the reopener credit of \$105,000 resulting in new money payable to the Petitioner of \$5250. When the new money of \$5250 is divided by the permanent total weekly rate of \$350 this results in 15 additional weeks payable by the Respondent before the Second Injury Fund commences payment. In this scenario the Respondent pays 15 weeks from the date of totality of 9/12/2014 through and including 12/25/2014. The Second Injury Fund commences payments and pays 30% permanent total disability or 135 weeks from 12/26/2014 through and including 7/27/2017.

SOLUTION 2- The Second Injury Fund takes the position that the Respondent should pay another 67 and 1/2 weeks in benefits which is 15% of 450 week. The Second Injury Fund would then commence payments after the Respondent paid another 67.5 weeks at \$350 or \$23625 from date of totality of 9/12/2014 through and including 12/28/2015 and then the Second Injury Fund pays 35% or 157 and 1/2 weeks from 12/29/2015 through and including 1/4/2019.

SOLUTION 3- Whatever is acceptable to the parties and the Court.

This anomaly occurs because a partial permanent award is based on 600 weeks under NJSA 34:15-12(c) and permanent total disability is based on 450 weeks under NJSA 34:15-12(b).

NOTE: In the above examples there is no Social Security Disability or Pension Offsets. If there were an offset the weeks owed by the parties are then paid at the applicable offset rate unless the Respondent is required to pay at the full rate during the time needed to pay fees and cost as held in Fiore v. Trident Construction Co., 251 NJ Super 101 (App. Div. 1991).

STEPS TO CALCULATE REOPENER CREDITS IN CASES INVOLVING THE SECOND INJURY FUND

- 1. DETERMINE FULL AMOUNT OF PERMANENT TOTAL BENEFITS OWED BY RESPONDENT-** Multiply the number of weeks the Respondent is to pay at the full permanent total rate to determine the total amount Respondent owes under the permanent total disability award.
- 2. DETERMINE THE FULL AMOUNT OF PARTIAL PERMANENT BENEFITS THE RESPONDENT HAS PREVIOUSLY PAID-**Check all prior partial permanent disability orders entered under the same claim petition and add up the money paid by the Respondent to calculate the exact reopener credit. (Exclude Abdullah Credits)
- 3. DETERMINE WHAT RESPONDENT IS LEFT TO PAY UNDER THE PERMANENT TOTAL DISABILITY ORDER-**Subtract from the full amount of permanent total benefits Respondent owes, the amount

the Respondent has previously paid in partial permanent benefits under the same claim petition

4.DETERMINE THE NUMBER OF WEEKS THE RESPONDENT PAYS IN PERMANENT TOTAL DISABILITY BENEFITS BEFORE THE SECOND

INJURY FUND COMMENCES PAYMENT- Divide the balance owed by the Respondent by the full weekly permanent total rate. This number equals the number of weeks the Respondent is to pay before the Second Injury Fund commences payment. The weeks are either paid at the full rate, if there is no off set or if there is an offset for SSD or a Pension, or the parties pay at the appropriate offset rate except for the initial period of time paid at full rate by Respondent to pay off fees and costs.

NOTE: In a case wherein the Petitioner is going to receive an increase in partial permanent disability award, use OSCAR to calculate the Reopener Credit.

ABDULLAH CREDIT

The Abdullah Credit is a credit for a pre-existing functional loss to the same part of the body for which the Respondent is paying an award. The disability from the Petitioner's work related accident is super imposed on a prior disability of a similar nature. The pre- existing disability may be the subject of a prior earlier workers' compensation award but it need not be. The Abdullah credit was addressed in the case of Abdullah v. S.B. Thomas, Inc. 190 NJ Super 26 (App. Div. 1983) which says that a prior loss of function is to be given as a credit in weeks to the Respondent. The Abdullah Court held as follows:

In a partial total case "a previous loss of function to which the employer is entitled as a credit should be translated into present value under the new schedule [means year of the accident for which Respondent is paying] and applied as a credit against the present schedule of the overall injury for which the employer, by reason of subsequent compensable accident is liable."

NOTE: There is no Abdullah Credit in a permanent total case involving the Second Injury Fund since the Second Injury Fund picks up responsibility for the Petitioner’s pre-existing disability. In a partial permanent disability case, use OSCAR to calculate the Abdullah Credit. Thus an Abdullah Credit is always done as a reduction in the number of weeks paid by the Respondent. A Reopener Credit is a dollar credit of money previously paid by the Respondent against the total amount of money owed by the Respondent.

If you have both an Abdullah Credit and a Reopener Credit in a Partial Permanent Case do as follows:

- 1. Use Oscar to calculate the full value of the Partial Permanent Award**
- 2. Use Oscar to calculate the Abdullah Credit (which will be a reduction in weeks paid.)**
- 3. Use Oscar to calculate the Reopener Credit for the money previously paid.**

SOCIAL SECURITY DISABILITY AND ORDINARY PENSION BENEFIT OFFSETS

If a Petitioner is receiving Social Security Disability Benefits and benefits under NJSA 34:15-95 or NJSA 34:15-12(b) both the Respondent and the Second Injury Fund are entitled to the benefit of an offset pursuant NJSA 34:15-95.5 This section of the Workers’ Compensation statute provides “such compensation benefits shall be reduced by an amount equal to the disability benefits payable under the Federal Old-Age, Survivors’ and Disability Insurance Act...”The legislatures in neighboring states have not passed similar legislation. The offset for Social Security Disability Benefits only applies where the Petitioner is or will receive permanent total disability benefits.

An offset for an Ordinary Disability Retirement Benefits from a public entity (state, county, municipal) is provided for in NJSA 34:15-43 and further explained in Rosales v. the State Dep’t of Judiciary, 373 NJ Super 29 (App. Div. 2004).

There is no offset for regular Social Security Retirement Benefits or for a Retirement Pension from a Public Entity based on Years of Service.

TERMS

ACE is Average Current Earnings. The Petitioner cannot receive more than 80% ACE in workers' compensation and SSD benefits combined.

INITIAL ENTITLEMENT is the initial amount of benefits the Petitioner receives in Social Security Disability.

AUXILIARY BENEFITS is the initial amount of benefits the Petitioner receives for the minor children. It is usually equal to one half of the initial entitlement.

ORDINARY DISABILITY RETIREMENT BENEFIT is made up of an annuity and a pension portion.

ANNUITY is the portion of the ordinary disability retirement benefit that represents the Petitioner's contribution into the pension system. It is not used to calculate the offset rate.

PENSION is the portion of the ordinary disability retirement benefit that is used to calculate the offset rate. It is calculated by deducting the annuity from the overall ordinary disability retirement benefit.

OFFSET is the amount by which the weekly workers' compensation rate is reduced because of the SSD or Ordinary Disability Retirement Benefits.

OFFSET RATE is the amount/rate actually paid by the Respondent or Second Injury Fund after a reduction has been made because of an offset for SSD (both Initial Entitlement and Auxiliary) or Ordinary Disability Retirement Benefits (Pension portion only not Annuity).

ADDITIONAL INFORMATION:

1. When changing a monthly ACE, Initial Entitlement, Auxiliary or Ordinary Disability Retirement Benefit payment to a weekly amount you take the monthly amount and multiply it by 12 and divide it by 52.14.
2. When converting the monthly Initial Entitlement or Auxiliary payment you always round it down. This is what the SSA does when it pays monthly benefits.
3. Don't round down the ACE. The SSA doesn't. The Petitioner is capped at 80% of the ACE and cannot get combined benefits between SSD and workers' compensation benefits greater than the 80% ACE.
4. If the Petitioner's weekly Worker's Compensation Rate is greater than the weekly 80% ACE use the Workers' Compensation Rate to calculate the SSD Offset Rate.
5. If you have both an offset rate due to SSD and there is an offset rate due to an Ordinary Disability Pension then the Respondent or SIF pays at the lower rate until the offset ceases. Usually this happens when the SSD Offset Rate is less than the Pension Offset Rate. In that case the parties pay at the SSD Offset Rate until it ceases when the Petitioner turns 62 years old. Then the Respondent and Second Injury Fund pay at the Pension Offset Rate.
6. The Auxiliary Benefit ceases when the last child turns 18 years or graduates high school whichever is later. It is not prorated.
7. If there were no auxiliaries when the case settled and at some point in time thereafter the Petitioner has a child and is entitled to auxiliary benefits then the Respondent and Second Injury Fund get the benefit of the auxiliary for offset purposes. The auxiliary benefit that is used in calculating the SSD offset rate is determined to be the same as what the Petitioner would have received at the time of the initial entitlement. Mc Allister v. Resorts International Hotel and Casino, 299 NJ Super 199 (App. Div. 1997).

8. The Offset for Social Security ceases for the Respondent and Second Injury Fund when the Petitioner turns 62 years old. Social Security may take it thereafter. It used to be 65 years old but now may be 66.

NOTE: The offset rate does not apply during that period of time it takes for the fees and costs owed by the Petitioner to be paid off. The full rate is paid during that period of time.

The Second Injury Fund Never Pays Costs or Fees pursuant to NJSA 34:15-95 which states that “[n]o costs or counsel fees for the applicant shall be allowed against the fund.”

STEPS TO CALCULATE WEEKLY PENSION OFFSET RATE

1. DETERMINE MONTHLY RETIREMENT ALLOWANCE

PENSION	\$1,066.18 a month
ANNUITY	\$ 268.38 a month
TOTAL	\$1,334.56 a month

The Annuity portion of the Retirement Allowance represents the Petitioner’s own contribution into the Pension System. The longer the Petitioner works, the larger the Annuity Portion will be. The only portion of the RETIREMENT ALLOWANCE that is used to calculate the PENSION OFFSET RATE is the Pension portion **NEVER** the Annuity portion.

2. CONVERT THE PENSION PORTION OF THE RETIREMENT ALLOWANCE TO A WEEKLY AMOUNT

PENSION \$1066.18 a month
(\$1066.18 x 12 = \$12,794.16 divided by 52.14 = \$245.38)
PENSION \$ 245.38 a week

3. DETERMINE PETITIONER'S WAGE AND RATE

WAGE \$600.00 RATE \$420.00

4. DETERMINE WHAT PERCENTAGE OF THE PENSION WILL BE TAKEN AS AN OFFSET AND SUBTRACT THAT PERCENTAGE OF THE PENSION FROM PETITIONER'S WEEKLY RATE

Example A --- The parties have agreed or the Judge has determined that there will be 100% offset of the Pension based on analysis of the Petitioner's Injuries, Pension Application and Medical Records from the Work Related Accident and other Medical Records or Reports submitted in support of the Petitioner's Pension Application and Social Security Disability Application.

\$420.00 Weekly Workers Compensation Rate
--- \$245.38 Weekly Pension Allowance

\$174.62 Weekly Pension Offset Rate

Example B --- The parties have agreed or the Judge has determined that the Respondent is entitled to an offset of 50% of the Pension based on the analysis of the Petitioner's Injuries, Pension Application and Medical Records from the Work Related Accident and the other Medical Records or Reports submitted in support of the Petitioner's Pension Application and Social Security Disability Application.

**1. Calculate the Weekly Pension Allowance by multiplying
The Pension by the Percentage of the Pension to be taken as the Offset**

\$245.38 Weekly Pension Allowance

X .50 Percentage of Weekly Pension to be taken as an Offset

\$122.69 Weekly Pension Offset

**2. Subtract the Weekly Pension Offset from the Weekly Workers'
Compensation Rate to get the Weekly Pension Offset Rate**

\$420.00 Weekly Workers' Compensation Rate

---\$122.69 Weekly Pension Offset

\$297.31 Weekly Pension Offset Rate

5. IN A TOTAL CASE WHEN THE PETITIONER IS RECEIVING BOTH SOCIAL SECURITY DISABILITY AND AN ORDINARY DISABILITY PENSION AND WHERE THE RESPONDENT ALONE OR THE SECOND INJURY FUND AND THE RESPONDENT ARE PAYING 100 % PERMANENT AND TOTAL DISABILITY THE PARTIES NEED TO CALCULATE THE SOCIAL SECURITY OFFSET RATE AND COMPARE IT TO THE PENSION OFFSET RATE. THE RESPONDENT AND SECOND INJURY FUND PAY THE LOWER OF THE TWO RATES.

1) Calculate Social Security Disability Offset Rate as follows:

80 % ACE is \$2148 a month or \$494.36

(\$2148 x 12=\$25,776 divided by 52.14 = \$494.36)

**Initial Entitlement is \$1050 a month or \$241.65 a week
(\$1050 x 12 = \$12,600 divided by 52.14 = \$241.66)**

**\$494.56 Weekly 80% ACE
--- \$241.66 Weekly Initial Entitlement**

\$252.90 Weekly Social Security Disability Offset Rate

NOTE: If the Weekly Workers' Compensation Rate is Greater than the Weekly 80% ACE, then the Weekly Initial Entitlement is deducted from the Weekly Rate instead in order to get the SSD Offset Rate.

- 2) Compare the Weekly Social Disability Offset Rate and the Weekly Pension Offset Rate**
- 3) The Respondent and the Second Injury Fund pay the lower of the rates.**

Example A--- PENSION OFFSET IS 100%

Pension Offset Rate is \$174.62 a week

Social Security Disability Offset Rate is \$252.90 a week

The Respondent and Second Injury Fund would pay at the Pension Offset Rate of \$174.62 a week since the Pension Offset Rate is the Lower Rate.

Example B---PENSION OFFSET IS 50 %

Pension Offset Rate is \$297.31 a week

Social Security Disability Offset Rate is \$252.90 a week

The Respondent and Second Injury Fund would pay at the Social Security Disability Rate of \$252.90 a week UNTIL AGE 62 then at Pension Offset Rate of \$297. 31 a week.

HOW TO OBTAIN PENSION INFORMATION

- 1. To Obtain Pension/ Annuity Breakdown attorneys can write to**

**Division of Pensions and Benefits
P.O. Box 295
Trenton, New Jersey 08625**

- 2. To Obtain Pension Application, Medical Records and Pension Decision attorneys can write to**

**Client Services Correspondence Section
Division of Pensions and Benefits
P.O. Box 295
Trenton, New Jersey 08625**

Attorneys will receive releases which have to be signed by the Petitioner. Attorneys will also receive a bill for the cost of copying the requested information. Once the signed release and check for the cost of the

material is back to Trenton, the requested material will be sent out to the Attorney.

- 3. There is an automated number (609-777-1777) which can provide information about the number of years the Petitioner has in the Pension System and the estimated cost of buying back years of service. You need the Petitioner's Social Security number and permission to use this system. It is often helpful if you just want to determine if the Petitioner is in the Pension System or finding out the approximate number of years of service in the Pension System, This information alone can sometimes help expedite or formulate a settlement even if the Petitioner is not yet receiving a Pension.**

Fifth Annual Workers' Compensation Seminar

Social Security Offset
Calculations - Example #1

80% ACE =	\$2,583.20/month	\$594.52/week
Comp Rate	(X12 divided by 52.14)	\$480.00/week

Initial SSA Entitlement

Wage Earner	\$1,070.00/month	\$246.26/week
Auxiliaries	\$534.90/month	\$122.90/week
	(Round down to nearest dollar)	

\$594.52 "CAP"
(\$246.26) Wage Earner
\$348.26 Offset Rate (w/o aux.)
"122.90" Auxiliaries
\$225.36 Offset Rate (w/aux.)

Social Security Offset
Calculations - Example #2

80% ACE =	\$831.20/month	\$191.30/week
Comp Rate	(x12 divided by 52.14)	\$480.00/week

Initial SSA Entitlement

Wage Earner	\$510.20/month	\$117.38/week
Auxiliaries	\$247.30/month	\$56.85/week

\$480 "CAP"
(\$117.38) Wage Earner
\$362.62 Offset Rate (w/o aux.)
(\$56.85) Auxiliaries
\$305.77 Offset Rate (w/aux.)

By: Hon. Dolores McNamee
Friday, May 01, 2015