HEALTH AND STRESS

The Newsletter of
The American Institute of Stress

Number 1 2001

RELIGIOUS FAITH, PRAYER, HEALTH AND LONGEVITY

Key Words: Social support, Mormons, stress reduction, witchcraft, Lourdes, church attendance, inter-

cessory prayer, HMO's, visual imagery

It is widely believed that people who have strong religious convictions and practice what they preach tend to be healthier and live longer. Some scientific studies support this contention. One explanation might be that very religious individuals are apt to have healthier habits and also be more law abiding. Consequently, they would tend to avoid risky behaviors like smoking, sexual promiscuity and substance abuse, as well as obey speed limits and wear seat belts.

The problem is that it is difficult to prove much less measure the degree of anyone's religious convictions or how consistently they are adhered to. Is regular attendance at a church, synagogue, temple, mosque, or other place of worship a valid criterion? How reliable are self-report ratings? Are evaluations by family and friends more accurate? Do Orthodox Jews necessarily have a stronger religious faith than members of Conservative or Reform congregations simply because they are more likely to comply with ancient customs and traditions?

ALSO INCLUDED IN THIS ISSUE

Religion And Mortality Rates	2
Religious Devotion, Longevity And Health	3
Is Prayer A Form Of Magic?	4
Is There Proof That Prayer Works?	5
Spirituality Versus Religiosity	6
The Workplace Spirituality Explosion	6
How Religious Groups Are Trying To	
To Recapture Their Prayer Prerogatives	8

Does adherence to a specific religious belief make any difference? Certain Hebrew restrictions such as avoiding pork and shellfish or insuring that meat was "kosher" could have tended to reduce the likelihood of illness due to trichinosis and some bacterial infections. The practice of circumcision probably accounts for their reduced rates of penile, cervical and uterine cancer. Nevertheless, overall cancer mortality rates are higher than the national average, possibly because of genetic influences.

Most experienced physicians would agree that having faith in some higher power can have a powerful influence on the course of a patient's illness. On the other hand, a strong sense of trust in a doctor, priest, shaman, procedure or product can provide similar rewards, regardless of one's religious beliefs. The greater longevity of Seventh Day Adventists, Mormons, Amish and Hutterites seems largely the result of lower age-specific mortality rates for cardiovascular disease and cancer. Is this due to nature (heredity) or nurture (lifestyle)? These religions stress healthier dietary, sexual, and other lifestyle habits such as avoidance of smoking, which is not specifically prohibited in other faiths. Emphasis on a vegetarian diet and a high intake of polyunsaturated fats could be another factor since both are associated with lower rates of cardiovascular disease and cancer. Having closer and more supportive social networks is also a characteristic of these religions that may be even more relevant.

Health and Stress: The Newsletter of The American Institute of Stress is published monthly. Annual subscription rate \$35.00 (U.S.), \$45.00 (Foreign). Copyright © 2001 by The American Institute of Stress, 124 Park Ave., Yonkers, NY 10703. All rights reserved.

HEALTH AND STRESS

The Newsletter of
The American Institute of Stress

Paul J. Rosch, M.D., F.A.C.P. Editor-in-Chief

e-mail: stress124@earthlink.net home page: www.stress.org

Contributing Editors from The Board of Trustees of The American Institute of Stress Robert Ader, Ph.D., Rochester, NY Herbert Benson, M.D., Boston, MA Michael E. DeBakey, M.D., Houston, TX Joel Elkes, M.D., Louisville, KY Bob Hope, Palm Springs, CA John Laragh, M.D., New York, NY James J. Lynch, Ph.D., Baltimore, MD Kenneth R. Pelletier, Ph.D. Berkeley, CA Ray H. Rosenman, M.D., San Francisco, CA Alvin Toffler, New York, NY Stewart G. Wolf, M.D. Totts Gap, PA

Religion And Mortality Rates

Several studies show that the degree of attendance at a church or house of worship correlates directly with lower total mortality rates. In one, people who attended religious services at least once a week had death rates 1.87 times lower compared to those who rarely participated. Another also reported that people who never or rarely attended religious services had more health problems and higher death rates. This may be because such individuals tend to have fewer social support systems and less healthier lifestyles. In fact, of the 1,200 studies in a new compilation on the subject published by Oxford University Press, about two-thirds suggest some connection between religious involvement and better health.

A variety of research efforts have attempted to ascertain whether particular religious groups have different general and specific mortality rates compared to the general population. For example, cancer death rates for male members of the Church of Jesus Christ of Latter-day Saints (Mormons) in Utah was about 24 percent lower than the national average for a comparable group. Cigarette smoking associated deaths were half the national average.

Mormon women in Utah had an overall cancer rate 24 percent below the national average, and smoking-associated cancers were 60 percent lower. The also had significantly fewer malignancies of the colon, breast, and cervix. This had little to do with living in Utah or cigarettes. Non-Mormon Utah men and women almost 40 percent more nonsmoking related cancer deaths compared to the national average because of more cancer of the lip, breast, prostate and melanoma.

Because of their religious beliefs, Seventh-day Adventists do not consume tobacco, alcohol, or pork. About half adhere to a lactovegetarian diet and a small percentage are pure vegetarians. In one California study of 35,000 Seventh-day Adventists, overall cancer incidence rates were also about 25 percent lower for males than a comparable U.S. cohort and were reduced for most specific malignancies except for prostate cancer which was higher. Female Seventh-day Adventists had only slightly lower rates for most cancers compared to a national sampling but endometrial cancer was surprisingly significantly higher.

The incidence ratio for cancer in Norwegian Seventh-Day Adventists was not significantly different than the general population for either sex but cancer of the uterus was again found to be increased in women under the age of 75. Although Amish and Hutterite overall cancer rates are very low, particularly for malignancies of the respiratory and upper GI tract, both have unusually high rates of breast cancer and juvenile leukemia. The reasons for this is not clear. Reproductive factors that increase risk for breast cancer should have reduced its rate none of the risk factors suggested for leukemia are consistent with this increased incidence.

The bottom line is that there are numerous confounding influences that can affect overall and specific cancer rates. These and other confounding factors such as the difficulty in determining degree of adherence to religious practices makes it impossible to prove that better health or longer life results from following any specific faith. However, that does not preclude the existence of such relationships.

Religious Devotion, Longevity & Health

While it may not be possible to prove that being religious promotes a longer or healthier life, there is suggestive evidence. Regular religious attendance or involvement does not guarantee greater devotion or faith. However, it does seems reasonable to conclude that such individuals would be more apt to adhere to the precepts of their faith compared to others who never or rarely attend religious services. Several studies strongly support this contention.

One found that regular churchgoers lived longer than others who rarely attended religious services and it was possible to measure this extra life-span. Those attending church events at least once a week lived about seven years longer than others who never participated. Researchers reported that life expectancy beyond age 20 averaged another 62.9 years or regular parishioners (age 83) compared to 55.3 years for nonparticipants (age 75). People who never went to services had an 87 percent higher risk of dying during the follow-up period than those who attended more than once a week.

There were also racial and gender differences since the study showed that women and blacks could enjoy especially longer lives if they were religiously active. This carefully designed research protocol factored in such elements as education and income, social ties such as marital status and having friends and relatives to count on, health status, behavior and life-style, including smoking and alcohol consumption. Even after controlling for all these independent variables, a "strong association" still persisted between infrequent or no religious attendance and higher mortality risk. The best health records for regular churchgoers were found in those who tended to be better educated, more successful financially and less likely to engage in risky behaviors like smoking and excessive drinking.

Probably most important was the observation that regular parishioners were more apt to take part in social activities and enjoy a strong support network of family and friends who could help them cope better with stressful situations and lessen their impact.

Researchers also found distinct and possibly related patterns after examining causes of death. Those who never attended religious services were twice as likely to die from diabetes, respiratory and infectious diseases compared to regular churchgoers, which may relate to their relative lack of social support.

In one report, regular churchgoers' hospital stays averaged just four days compared with 10 to 12 for those who rarely or never attended. Similarly, a survey of over 500 patients consecutively admitted to Duke University Medical Center aged 60 or older found that those with no religious affiliation spent an average of 25 days in the hospital compared to only 11 days for patients with some religious denomination. Patients who attended religious services once a week or more were also 56 percent less likely to have been hospitalized the previous year compared to those who attended less frequently. Since senior citizens are hospitalized twice as often as others and account for half of all hospital stays, this has important economic implications.

In another report, the Duke researchers recorded the blood pressures of 4,000 people 65 or older between 1986 and 1994 and found that regular participants in religious activities were 40 percent less likely to be hypertensive. Those who regularly read the Bible, prayed, or attended church, had lower systolic and diastolic pressures than less religious subjects, even after adjusting for race, age, and gender. Hypertension is a risk factor for stroke and heart attacks and a Yale study of almost 3,000 people 60 and older confirms that those who rarely attended church had nearly twice the stroke rate of regular worshipers.

Other studies have shown that religious people are less depressed, have healthier immune systems and deal better with addictions than the nonreligious. In one, regular churchgoers had lower blood levels of interleukin-6, a stress-related inflammatory agent associated with disorders ranging from diabetes and cancer to cardiovascular disease. Many of the rewards of regular religious participation are believed to stem from its associated stress reduction benefits.

Is Prayer A Form Of Magic?

In addition to religion, the ability of prayer to promote health is also a widespread belief. Prayer is probably most often resorted to when situations appear hopeless, especially life threatening medical problems. We have seen why being religious might provide such rewards, but how could prayer be beneficial, especially in situations where the supplicant has no strong religious beliefs?

Prayer has been defined as an attempt to communicate with some supernatural force in the form of an omnipotent divine creator, or a deity with some specific jurisdiction such as a Rain God, or St. Anthony (for something that is lost and can't be found). Prayer has always been a crucial component of every known religion. The philosopher William James argued there can be no religion without prayer, and an Islamic proverb goes even further, stating that to pray and to exist are synonymous.

Although viewed as being quite different, there are surprising similarities between the act of prayer and the practice of magic. Certain characteristic postures associated with the act of praying such as standing, kneeling, crouching, prostration, bowing of the head, rocking back and forth, or position of the hands (raised, outstretched, folded, crossed, clasped) seem to signify an attitude of submission, homage or devotion. On the other hand, they could also reflect the survival of magical techniques originally designed to defend against some taboo or danger from a supernatural force.

Magic originally referred to some ritual or other activity that was believed to influence natural and especially human events by invoking the intervention of one or more supernatural powers. The ceremonial actions of witch doctors in primitive tribes is a good example. However, although it might seem blasphemous to some, prayer is essentially nothing more than a form of magic when viewed from this perspective. The same may also be said to apply to certain elaborate church rites and liturgical performances involving incantations and the use of special paraphernalia that are still at the core of various religious systems.

During the nineteenth century, magic began to become separated from other religious phenomena for several reasons. Non clerical individuals like Mesmer could seemingly produce the same miraculous cures as prayers without the need for adherence to any specific religious belief or appealing to any deity for divine intervention. Mesmer would appear clad in resplendent garments in a theatrical setting, often using a special magnetic wand to dramatically demonstrate the magical power of his "animal magnetism" to heal.

Theologians were concerned with the need to distinguish between this and religious activity. Their contention was that prayer and religious acts involved a very personal approach to spiritual powers whereas magic was an impersonal practice usually performed by others, who came to be known as magicians. Magic became increasingly viewed as simply a form of superstition prevalent in primitive societies that had no theological significance. Sorcery or "black magic" was used to inflict harm or even death on others as in voodoo practices. Witchcraft had similar destructive capabilities that could be achieved by the use of magical techniques such as spells and charms. It was widely believed that witches worshipped Satan or a spirit hostile to God, and that they met secretly at gatherings called Sabbats to pay homage to the Devil, mock Christianity and engage in obscene orgies.

During the 16th and 17th centuries, thousands were tortured and executed by being burned at the stake or hanging. Eighty per cent were women, presumably because they were "the weaker sex" and thus more susceptible to seduction by Satan. It seems much likelier that having few legal rights, females were more inclined to resolve disputes or achieve their goals by resorting to magic rather than the law.

Magic is now associated mostly with acts of conjuring and sleight of hand for entertainment purposes and distinctly different from prayer. However, both are concerned with the effects on humans of outside mystical forces beyond our ken. It is important to keep this in mind when evaluating the effects of prayer, especially the intercessory efforts of others.

Is There Proof That Prayer Works?

Evidence that requests are frequently fulfilled comes from innumerable anecdotal reports, especially in hopeless situations where no other plausible alternative can explain a dramatic successful outcome. However, the scientific community demands proof, and proof is a lot different than evidence. Critics point out that we usually only hear about instances where prayers appear to have worked wonders and that such miracles are minuscule compared to prayers that go unanswered.

Many emanate from shrines. Lourdes alone attracts over 5,000,000 people annually, the majority of whom make the pilgrimage to pray for a cure for themselves or a loved one. Over 1,200 of the estimated 10,000 cures attributed to praying at Lourdes have allegedly been authenticated or "certified by a distinguished team of 20 physicians of various faiths, some of whom are atheists." The demand for candles to be lit in prayer for someone is so great that they come in different sizes (and prices) and the waiting time for them to be lit can take up to seven or eight months.

Exactly what do we mean by prayer? Prayer can be intercessory (asking God or some higher power to intervene on behalf of another), non-directed in which no specific outcome is sought ("Thy will be done") or supplicatory, where the request is for a particular outcome. Is it important to distinguish between devoutindividuals who religiously pray once or several times a day as opposed to agnostics who never pray, but on learning they have AIDS or a fatal malignancy fervently beseech God to spare their life. Does the number of prayers, their length, language or site of supplication influence results? Is it the degree of the individual's expectation of success that is most important? Studies show that a strong faith is associated with a sense of control that has powerful stress reduction properties as well as objective evidence of improved immune system resistance. On the other hand, how can one explain the success of prayers made on behalf of another individual who is entirely unaware of such efforts unless there is divine intervention?

In one study of almost 1000 patients admitted to a coronary care unit over a 12 month period, half were randomly divided into a group that was prayed for daily by community volunteers, and another in which nobody was assigned to pray for them. The volunteers were given the patients' first names and were asked to pray daily for "a speedy recovery with no complications." None of the patients knew they were involved in the study. Researchers reported that during the first four weeks, the prayed-for group had suffered 10 percent fewer complications, which ranged in severity from brief anginal attacks to complete cardiac arrest.

The study, which was reported in a prominent journal, was widely publicized as proof of the power of prayer. However, some viewed it as more of "a lucky hit" due to "the roll of the dice" that had no clinical significance. Critics pointed out that this study was originally undertaken to attempt to replicate a previous report demonstrating that intercessory prayer resulted in a shorter hospital stay and time spent in the coronary care unit. Although the volunteers specifically prayed for "a speedy recovery", there was no difference in duration of hospitalization or time spent in the coronary unit between the two groups. In addition, there is no way of knowing how frequently or fervently relatives and friends of subjects in the study may have prayed for their welfare.

What may be even more important is the inability to determine how often and how intensely the patients in both groups prayed for their own health or how confident they felt in the success of such efforts. Others feel that not informing patients that they are participating in a study is unethical and disrespectful of personal religious preferences. The intercessory volunteers in this study were all Christians and prayed to Jesus. Would the results have been any different if they had been Muslim, Buddhist, or Jewish?

A systematic review of 23 studies of "distant healing" published in peer reviewed journals similarly failed to confirm the value of intercessory prayer. The benefits of therapeutic touch and other non-contact healing techniques were also equivocal.

Spirituality Versus Religiosity

Although we are unable to prove or fully understand how prayer promotes health, there is little doubt that prayer can provide powerful benefits. What is in question is whether these result from the intervention of a benevolent supernatural being responding to a specific appeal. Devoutly religious people of different faiths firmly believe this and also point to the lack of any other scientific explanation.

However, similar rewards can be seen in individuals with a strong trust in anything they believe in, as illustrated by the power of placebos. We devoted considerable discussion to these issues at our recent Congress that will be reported on in a future Newsletter. One presentation demonstrated how "intentionality" could influence both animate and inanimate systems. This has nothing to do with religious beliefs and highlights the need to distinguish between religion and spirituality.

Although spirituality and religious belief are compatible and often coexist, they are not identical. Religion has been defined as "a formalized system of beliefs and practices shared by a group". Spirituality is more of "a process by which one discovers inner wisdom and vitality that give meaning to all life events". Spirituality may acknowledge the importance of a higher power but is nondenominational, and places more emphasis on the ability of individuals to determine their fate rather than passively accepting things as "God's will".

Although polls indicate that nearly 96% of Americans believe in God or some "universal spirit", they also reveal that church attendance is the lowest it has been in decades. While sales of religious books have also slumped, those dealing with the meaning and purpose of life, self-improvement and other aspects of spirituality seem to be flying off the shelves. Established churches seem to be on the wrong wavelength for many who are seeking answers to questions such as "Where do we come from?", "Where are we going?" and "Why are we here?". New Age beliefs and theologies like environmentalism are emerging to fill a growing need for satisfying such spiritual concerns.

The Workplace Spirituality Explosion

Probably the most dramatic example of this is the phenomenal growing interest in spirituality by Corporate America. A Newsweek cover story on this described the highlight of the Young President's annual meeting as "a shamanic healing journey down in the basement. There, in a candle lit room thick with a haze of incense, 17 of the youngest and most powerful chief executives in the world lay blindfolded on towels, breathed deeply, and delved into the 'lower world' to the sound of a lone tribal drum. A Harvard Business School graduate management consultant who moonlights as an urban shaman whispered 'Envision an entrance into the earth, a well, or a swimming hole,' explaining to them how to retrieve from their inner depths their own innate 'power animals' who would guide their companies to 21st century success."

The article went on to list numerous other examples, noting that "Across the country, major-league executives are meeting for prayer breakfasts and spiritual conferences. In Minneapolis, 150 business chiefs lunch monthly at a private, ivy-draped club to hear chief executives such as Medtronic Inc.'s William George and Carlson Co.'s Marilyn Carlson Nelson draw business solutions from the Bible. In Silicon Valley, a group of high-powered, high-tech Hindus—including Suhas Patil, founder of Cirrus Logic (CRUS), Desh Deshpande, founder of Cascade Communications, and Krishan Kalra, founder of BioGenex-are part of a movement to connect technology to spirituality. In Boston, heavy hitters such as retired Raytheon Chairman and CEO Thomas L. Phillips meet at an invitation-only prayer breakfast called First Tuesday, an ecumenical affair long shrouded in secrecy. More publicly, Aetna International (AET) Chairman Michael A. Stephen has extolled the benefits of meditation and talked with Aetna employees about using spirituality in their careers."

If top executives had attempted this 10 years ago, they would have been ridiculed or ostracized. Today, an unprecedented spiritual revival is sweeping across Corporate America.

(Continues on Page 7)

Perhaps the largest driver of this trend is the mounting evidence that spiritually minded programs in the workplace not only soothe workers' psyches but increase productivity. Jeffrey Swartz, CEO of Timberland in rural New Hampshire, is known for pulling out his well worn prayer book on plane trips. An orthodox Jew, he often relies on his religious beliefs to help guide company policy or business decisions and may also discuss these with his rabbi. Because community service is an important aspect of his faith, all employees get 40 hours a year off to volunteer at a charity of their choice.

Another example cited was Kris Kalra, the workaholic CEO of BioGenex who spent weekends and holidays at the office and expected his 140 employees to do likewise. Six years ago he had a breakdown because of worsening business problems and family blowups about never being around for his kids. He took three months off to study the *Bhagavad Gita* for eight hours a day, and on his return, shed his micromanaging ways and started listening to other people's ideas. After he gave his workers more flextime, quality of life and productivity improved, resulting in 12 new patents and a significant increase in sales.

People now spend the equivalent of over a month more each year at work than they did a decade ago. During this period the office atmosphere and environment has changed as it has become a place where more and more workers eat, exercise, drop their kids off, or even take a nap. Being able to satisfy spiritual needs is the latest perk, and some Muslims now roll out their prayer rugs right in the office.

Atleast70 of the nation's 125 medical schools now offer courses on spirituality and health compared to a handful in 1992. Five years ago, there was only one yearly conference on spirituality and the workplace; now there are over 30 and at least three universities have opened research centers dedicated to this. The number of spirituality related books published annually has quadrupled over the past decade to 80, and some, such as the Dalai Lama's *Ethics for the New Millennium*, have become best-sellers. As Laura Nash, a professor at Harvard Divinity School and author of *Believers in Business* noted, "Spirituality in the workplace is exploding."

While some skeptics view this as just another management fad, a recent study reveals that when companies engage in programs that use spiritual techniques for their employees, productivity improves and turnover is greatly reduced. Employees who work for organizations they consider to be spiritual are less fearful, less likely to compromise their values, and more able to throw themselves into their jobs.

For example, the sixth-largest Pizza Hut and Taco Bell franchisee in the U.S. began hiring chaplains in 1992 through Market-place Ministries, a nonprofit organization that provides nondenominational spiritual advisors. Since then, annual turnover has fallen from 300% to 125% and in the fast food industry, "that's like having workers stay on for an eternity." One employee with a husband in prison, a daughter in rehab and two extra mouths to feed wouldn't dream of leaving, explaining that "If I didn't have that support, I don't know what I'd do."

It's not all peaches and cream. Some Evangelical Christians believe that certain New Age efforts are demonicand want workplace spirituality to focus on a conservative message about Jesus Christ. On the other side are those who fear the movement is a conspiracy to proselytize everyone into thinking alike. There are also the cynics who view this as management's attempt to make another dollar by exploiting people's faith.

The more companies strive to provide for religious and spiritual needs, the more conflicts they are also apt to encounter, such as the male witch who insisted on having Halloween off. Religious-based discrimination suits have increased by almost a third since 1992, making it the third fastest growing claim after sexual harassment and disability. Most companies now stick to a cross-denominational hybrid message referred to as secular spirituality. This emphasizes the moral messages that are common to all great religions, such as acknowledging the presence of a higher authority, the power of prayer, and practicing the Golden Rule.

How Religious Groups Are Trying To Recapture Their Prayer Prerogatives

Although church and other religious attendance has been declining, interest in spirituality has shown a sharp rise, and is increasingly being satisfied by other approaches. Some HMO's are even getting into the act. Criticized for their impersonal and no-frills medical care policies, many are exploring inexpensive alternative medicine approaches to increase patient satisfaction. If you need help in understanding the meaning of life, a Denver- based HMO now offers spiritual counseling at \$10 a pop for six visits. Blue Shield of California provides visual imagery audiocassettes for patients designed to reduce the stress of surgery, post operative bleeding, and length of hospital stay by harnessing their imaginations to promote healing. A University of California-Davis study reported that patients who used the tapes prior to elective surgery did bleed less and also left the hospital 28 hours sooner compared to controls. A workshop presentation at our recent Congress similarly demonstrated the stress reduction benefits of using visual imagery tapes at The Cleveland Clinic, where they are increasingly being used because of patient satisfaction and proven cost effectiveness.

Churches and other institutions across the country are now becoming more involved in faith healing and prayer with a wide array of new rituals and services, such as daily devotions for dieters, including a special prayer "for people everywhere who are overeating". Southampton College offers a laying-on-of-the hands "Blessing of the Brain" service to help students perform better on examinations. According to a Wall Street Journal article, about 300 Methodist churches in the U.S. have launched "healing ministries" aimed at "reclaiming Jesus Christ's mandate to heal." Nearly every major branch of Judaism is also involved; there are now 15 Jewish Healing Centers nationwide, with 25 more on the way. Buddhist priests from the Dalai Lama on down are speaking about the benefits Buddhist practices like meditation can add to modern medicine, citing supportive scientific studies.

The article listed examples of upcoming healing-oriented events at houses of worship around the country together with their web sites, such as Church of the Epiphany (Episcopal) New York City (healing-related readings from the New Testament www.epiphanynyc.org), St. Gregory the Great (Interfaith) Danbury, CT (interfaith service and prayers for people infected with HIV/AIDS and their loved ones (ww.danbury.org/interfaith), Ansche Chesed (Jewish) New York City (private and communal prayer including popular-song versions www.anschechesed.org), First United Methodist Church (Methodist) Tulsa, OK. (worshipers may request healing prayers at the altar after receiving Communion www.functulsa.org), and Christ Church Bronxville (Episcopal) Bronxville, NY (Healing Eucharist each Thursday with the minister providing individual healing prayers after Communion www.christchurchbronxville.com). Some clergy are concerned that the success of spiritual healing "will ruin prayer" while others fear that glowing reports will convince people that they can be cured simply by going to church. Religion does not need science to validate prayer and other rituals, and to attempt this trivializes them. However, religion must remain competitive to survive - so stay tuned!

Paul J. Rosch, M.D., F.A.C.P. Editor-in-Chief

ISSN # 1089-148X

124 Park Ave., Yonkers, New York 10703

o ishislew off The American Institute of Stress

HEALTH AND STRESS

Non-Profit Organization
U.S. Postage
PAID
Yonkers, NY
Permit No. 400