

The Rotary Club  
of Ventura-East

# The Breeze

Editor: Jeff Hata  
Volume XLIX, Number 22

Rotary Club of Ventura-East • Official Newsletter and Bulletin

Publisher: Jeff Hata  
December 8, 2011

## Programs

Program Chair: Rocky Ludes & Deborah Perkins

### December 8, 2011

Rotaryact update - Cheney Caldwell

### December 15, 2011

Casitas Rowing - Wendy Gillett

### December 22, 2011

Children's Christmas Party

### December 28, 2011

Joint Meeting with Downtown and South

## Greeter

December 8, 2011 - Deborah Roberts

December 15, 2011 - Jim Word

December 29, 2011 - Terry McBreen

## Fundraisers

### Poinsettia Sales

Delivery Date

November 29, 2012

### Rotary Bullseye Shooting Contest

July 4, 2012

### Latin Music Festival

July 28, 2012

for information on fundraisers go to:  
[www.RotaryVenturaEast.org](http://www.RotaryVenturaEast.org)

## Club Events

### Important Dates

|                                       |             |
|---------------------------------------|-------------|
| Master PRLS1 .....                    | Dec 10      |
| Club Christmas Party.....             | Dec 10      |
| Mid Terms .....                       | Jan 7       |
| Mid Terms .....                       | Jan 14      |
| Master PRLS 2 .....                   | Jan 21      |
| Mid Terms .....                       | Feb 4       |
| Poverty Conference.....               | Feb 4       |
| Foundation Gala.....                  | Feb 4       |
| Master PRLS5 .....                    | Feb 11      |
| Fat Tuesday Party .....               | Feb 21      |
| PETS .....                            | Feb 24 - 26 |
| District Assembly .....               | Apr 7       |
| Basic PRLS .....                      | Apr 7       |
| RYLA .....                            | Apr 19 - 22 |
| Rotarians at Work Day .....           | Apr 28      |
| R.I. Convention.....                  | May 6 - 9   |
| D.G. Wade's Demotion.....             | Jun 23      |
| Rotary Bullseye Shooting Contest..... | Jul 4       |
| Latin Music Festival.....             | Jul 28      |

### Raffle Prize Donors

December 8 - Bill Hicks

December 15 - Dick Norman

December 22 - Arnulfo Carbajal

January 5 - Tim Hughes

### Table of Contents

|   |   |
|---|---|
| Programs / Greeters / Fundraisers / Recognition / Club Events . | 1 |
| President's Message .....                                       | 2 |
| Meeting Notes .....   | 3 |
| Three generations traveling to Bangkok in May.....              | 4 |
| Weekly Raffle.....  | 5 |
| 2011 Christmas Party .....                                      | 6 |
| Membership List.....  | 7 |

## Web Addresses

[www.RotaryVenturaEast.org](http://www.RotaryVenturaEast.org) • [www.IrishFestivalVentura.org](http://www.IrishFestivalVentura.org)  
R.I.: [www.rotary.org](http://www.rotary.org) • District 5240: [www.rotarydistrict5240.org](http://www.rotarydistrict5240.org)

## Presidents Message ...



**Tom Swan**  
President 2011-2012

As any past president over the past 15 years or so will tell you, we get tons of emails. No matter how big of a font I use to emphasize the sheer volumes of “important” and “urgent” emails I receive from Rotary International, District 5240 and all the various clubs, not to mention the off-hand email from some other Rotary district or non-profit who received a grant from their local Rotary club and are now convinced that we would like to donate to them.

As president of Ventura East RC, I take it as my responsibility to filter through all the superfluous emails and only pass on the stuff that is important to our club. Of course this is a strictly objective viewpoint as there are some club members who undoubtedly think supporting methane research in Tazmania might be beneficial to us and help us understand the effects of global warming; I personally don't think it important so I will not forward that email to you. Maybe Jordan will in his year.

Only a sitting president or past president has the full understanding of how much information is truly available. I often delete about 70% of the emails I receive from contacts outside our club and archive 20%, leaving about 10% that I forward either to the club as a whole or to individuals the subject matter would pertain to. If you are want to find out more about what is Rotary, I would encourage you to click on [www.Rotary.org](http://www.Rotary.org) and begin the adventure. But I digress.

While I was filtering and trashcanning emails I came across one that I thought to be important. I sent out a quick notice to the club members, but I don't think I did a very good job of driving the point home to you, so I want another crack at it.

The notice in question was regarding the fact that Rotary International's Polio Plus campaign has received notice of ONE new case of polio in India.

Wait a second, India had THOUSANDS of new cases every year, just a few years ago. Last year, India has about 100 new cases. In 2011, they only have ONE!!! That is remarkable. Remember on Nov 17 of this year, when Monte Widders presented us with the state of the Rotary foundation and the pursuit of the eradication of this dreaded disease? When we were reporting how difficult it has been to access the remote regions of India, Pakistan, Afghanistan and Nigeria? About how the dysentary is so bad that we are forced to inoculate children 5, 6 and 7 times to make the vaccine effective? How millions of volunteers are struggling to make sure EVERY LAST ONE of 16 MILLION BABIES PER MONTH are being inoculated? All these hurdles are thrown at us, yet we are overcoming each one and eradicating polio. You are eradicating polio.

But we are not done yet. We are on the final inch and we still

President, cont'd on page 6

## 2011 - 2012 Club Board of Directors

|                       |                    |
|-----------------------|--------------------|
| Tom Swan.....         | President          |
| Jordan Eller.....     | President Elect    |
| Wendy Pazen.....      | Past President     |
| Ken Kagan.....        | Secretary          |
| Robert Lynn.....      | Treasurer          |
| Chad Gibson.....      | Sergeant at Arms   |
| Deborah Perkins.....  | Director 2009-2012 |
| Robert Pazen.....     | Director 2009-2012 |
| John Masterson.....   | Director 2010-2013 |
| Arnulfo Carbajal..... | Director 2010-2013 |
| Deborah Roberts.....  | Director 2011-2014 |
| Vance Thompson.....   | Director 2011-2014 |

## Avenues of Service Directors

|                    |                       |
|--------------------|-----------------------|
| Jordan Eller.....  | Club Service          |
| Bill Spellman..... | Vocational Service    |
| Craig Miller.....  | Community Service     |
| Floyd Gill.....    | New Generations       |
| Judy Hoag.....     | International Service |
| Mark Smith.....    | Interact              |

## Rotary International Officers

|                                     |                                    |
|-------------------------------------|------------------------------------|
| Paul P. Harris.....                 | Founder of Rotary                  |
| Kalyan Banerjee.....                | President, Rotary International    |
| Wade Nomura.....                    | Governor, R.I. District 5240       |
| Frank Ortiz.....                    | Governor Elect, R.I. District 5240 |
| Jack McClenahan.....                | Governor Nominee District 5240     |
| Dr. John Carroll (In Memoriam)..... | P.D.G. 1981-1982                   |
| Jan Lindsay.....                    | P.D.G. 2004-2005                   |
| Sally Adelblue.....                 | P.D.G. 2005-2006                   |
| Rich Abbott.....                    | P.D.G. 2006-2007                   |
| Jane McClenahan.....                | P.D.G. 2007-2008                   |
| Anil Garg.....                      | P.D.G. 2008-2009                   |
| Luz Maria Ortiz-Smith.....          | P.D.G. 2009-2010                   |
| Deepa Willingham.....               | P.D.G. 2010-2011                   |

## The Four Way Test

First ... Is it the TRUTH? Second ... Is it FAIR to all concerned? Third ... Will it build GOOD WILL and BETTER FRIENDSHIPS? Fourth ... Will it be BENEFICIAL to all concerned?



Reach Within to Embrace Humanity

# Meeting November 17, 2011

Reported by Jeff Hata



Chad Gibson greeted our guests and introduced them.

President Tom Swan invited everyone to lunch, guests and visiting Rotarians first!

Al Jonas led us in the salute to the Flag.

President Tom asked everyone to keep former member and Past President Joe Amandoli in their thoughts and prayers. Joe's brother passed away unexpectedly last week. Also, Allen Olson, husband to Past

Club on December 7th at 12:30. Please try and attend this meeting.

Vance Thompson spoke about our Christmas Party.

Happy \$'s: Bill Gray, Chuck Yuncker, Nikki Sloan, Jeff Hata, Tom Hashbarger, Hank Oster, Al Jonas, Tim Hughes, Rocky Ludes, Deborah Roberts, Danielle Brinkman & Jan Lindsay.

President Tom then adjourned the meeting so we could deliver Poinsettias!!!



Rick Shimmel received his blue badge today.

President Carol Marquez-Olson suffered a stroke last week.

President Tom thanked our greeter Chad Gibson. Chad then introduced guests and visiting Rotarians. Visiting Rotarian was Bob Noville from Santa Clarita. Guest of Tom Hashbarger was Cynthia Hashbarger.

Judy Hoag then handed out our poinsettia delivery assignments.

Cynthia Hashbarger made an announcement to the club about the Christmas Shop.

President Tom presented Rick Shimmel with his blue badge.

John Borneman then led us in a song.

Avenues of Service:

President Tom thanked everyone who helped with the recent Rotary Rehab project. It was a long project, but in the end very worthwhile.

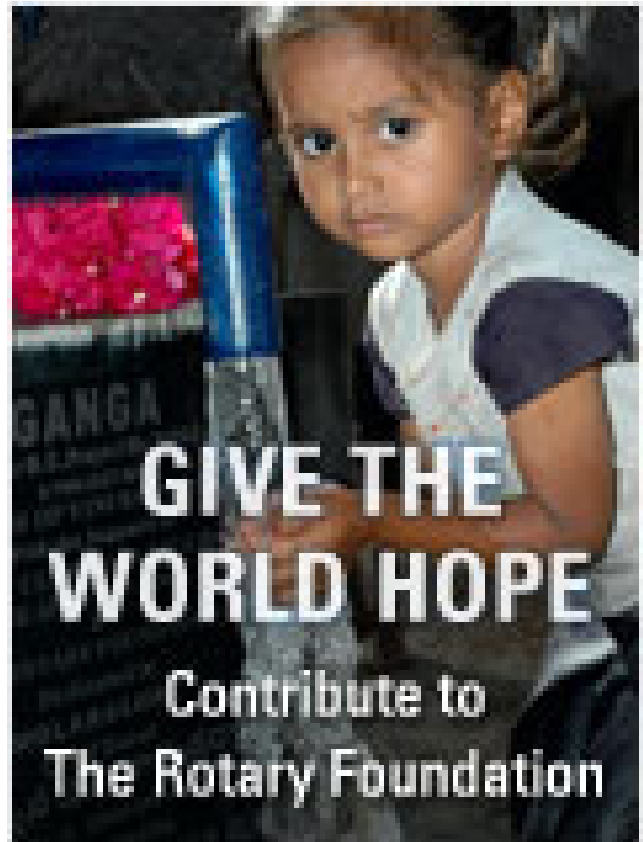
Vocational Service - Bill Spellman thanked everyone who attended the Vocational Service meeting at Buena High School. We will be awarding the Vocational Students of the Quarter next week and Harriet Clune volunteered to sponsor the award.

Job Shadow day will be on February 23rd.

We will be doing sign-ups for the Balboa Interact



Judy Hoag handed out our poinsettia delivery assignments. GREAT JOB JUDY!!!



# Three generations traveling to Bangkok in May

By Arnold R. Grahl

Rotary International News – 22 November 2011

Three generations of the Simmermon family are planning to attend the 2012 RI Convention in Bangkok, Thailand, 6-9 May.

The convention will be the ninth for James E. Simmermon, 85, a member of the Rotary Club of Oakmont Verona, Pennsylvania, USA, who attended the New Orleans convention last year. He says that hearing Bill Gates, cochair of the Bill & Melinda Gates Foundation, commend Rotarians for their polio eradication efforts ranks as one of the highlights of his Rotary experience.

When James suggested making the 2012 convention a family affair, his son William, a member of the Rotary Club of Highlands Ranch (Littleton), Colorado, agreed. And William and his wife decided that the convention would be an invaluable experience for their son Denver as well. The middle school student is involved in the district's youth leadership program.

"The opportunity to spend time with my father, and for us to experience Bangkok, cont'd on page 5



William, Denver, Renee, and James Simmermon at a recent Rotary club meeting. Three generations of the family -- William, Denver, and James -- plan on attending the 2012 RI Convention in Bangkok, Thailand, (bottom).

Rotary Club of Ventura-East  
Post Office Box 3012  
Ventura, California 93006  
info@RotaryVenturaEast.org



Danielle L. Brinkman, CPA  
300 East Esplanade Drive  
Suite 520  
Oxnard, CA 93036  
P: 805-485-7194  
F: 805-278-1200  
E: danielle@brinkmancpa.com  
an accountancy corporation  
www.brinkmanandcompany.com



Charles Carroll  
Funeral Home

Mark C. Rook  
Manager  
FDR-1118

15 Teloma Drive  
Ventura, CA 93003  
805-642-8134  
Fax 805-642 5754  
mark.rook@sci-us.com  
FD-60



Ventura County  
Deputy Sheriffs' Association

981 S. Victoria Ave. • Ventura, CA 93003

Richard A. Shimmel, Esq.  
Executive Director

(805) 639-9218  
(805) 639-9278 Fax e-mail: rshimmel@vcdsa.org

Jeff Hata

3533 Arundell Circle #B  
Ventura, CA 93003



OFFICE (805) 650-0733  
FAX (805) 650-9904  
WEB www.MyAnchorPrinting.com  
EMAIL Jeff@MyAnchorPrinting.com



John A. Masterson  
Editor

Capt'n Cruise Travel News  
"Colorful Cruise Commentary"

P. O. Box 3200  
Ventura, California  
93006-3200  
805-340-0956  
Fax: 805-642-4447

E-mail: jmasterson@CaptnCruise.com  
www.captncruise.com

Wendy Pazen  
Office Manager

Dr. Robert L. Pazen  
Optometry  
801 South Victoria Avenue  
Ventura, CA 93003  
805/650-2020  
Fax: 805/650-2024



CLUNE & STEWART  
HARRIET CLUNE  
Broker Associate  
RICH STEWART  
Sales Associate



RESIDENTIAL BROKERAGE

(805) 302-9001 HARRIET CELL  
(805) 320-4388 RICH CELL  
(805) 647-7619 FAX  
harriet.clune@camoves.com  
rich.stewart@camoves.com

1190 South Victoria Ave., Ste 100  
Ventura, CA 93003  
www.camoves.com/harriet.clune  
www.camoves.com/rich.stewart  
Owned And Operated By NRT LLC.



This space could be reserved  
for  
you ... Place your ad here!

Bangkok, cont'd from page 4

a big Rotary event together, is priceless,” William says. “I have traveled around the world for business, and I have been to Bangkok before. I sort of see this as a once-in-a-lifetime experience, to have three generations of my family going.”

**New perspective**

For his part, James feels every Rotarian should attend at least one convention.

“You get a whole new perspective on what Rotary does,” he says. “You may know a lot about what your own club is doing, but when you get to a convention, you gain a better understanding of what Rotary is doing around the world.”

William, who has been a Rotarian for six years, says he took part in service projects with his dad as a child and attended Rotary club lunches. Now he is making a deliberate effort to include his family in the Rotary experience.

“My wife and son attend meetings and club activities, so Rotary does not conflict with family time,” William says. “It has enhanced our family time because we are all there together.”

William says Rotary also helps him as a parent. “The same values Rotary stands for are values we believe in as a family. We want to pass along those values.”

**Early deadline**

It’s not too late to make plans to join the Simmermons and thousands of other Rotarians in Bangkok. Register by 1 March for reduced pricing.

Rotary’s 103rd convention will offer attendees an unforgettable experience in a city filled with exotic temples, unique museums, and ancient attractions. The convention also promises inspiring speakers, including two who have spent their lives promoting economic and community development, one of Rotary’s areas of focus.

Nobel Peace Prize winner Muhammad Yunus is the founder of Grameen Bank, which provides small loans to entrepreneurs, particularly women, in impoverished communities. And Hugh Evans is cofounder and CEO of the Global Poverty Project, an organization dedicated to motivating people to take action to end extreme poverty. Recently, the organization added polio eradication to its list of campaigns.

**WESTERN INTERNATIONAL SECURITIES INC.**  
 Member FINRA/SIPC • CA Ins Lic #0823117  
 Clearing through JP Morgan Clearing Corp.  
 Securities offered through Western International Securities, Inc.



**Thomas B. Swan** FINANCIAL CONSULTANT

|  |  |  |
|--|--|--|
| <b>BRANCH OFFICE</b><br>2555 Townsgate Rd #300<br>Westlake Village, CA 91361<br>805-496-0988 | <b>VENTURA OFFICE</b><br>290 Maple Court #118<br>Ventura, CA 93003<br>805-644-3495 | <b>PHONE</b> 805-644-3495<br><b>CELL</b> 805-760-5688<br><b>FAX</b> 805-644-8102<br><b>EMAIL</b> tswan@wisdirect.com |
|--|--|--|

*This space could be reserved for you ... Place your ad here!*




**(805) 477-4377**  
**(805) 320-7800 Cell**

Fax (805) 477-4378  
E-mail [judyhoag@pacbell.net](mailto:judyhoag@pacbell.net)  
2686 Johnson Dr. Suite 103  
Ventura, CA 93003

*Judy Hoag*

**MLS** 



**CALIFORNIA OFFICE EQUIPMENT**  
2767 E. Main - VENTURA, CA - (805) 643-0869

**Bob Beckwith**  
Founder/Owner for over 50 years



**2767 E. Main St.**  
**Ventura, CA 93003**

Phone: (800) Get-Desk  
Fax: (805) 643-3239  
Email: [COEC@Earthlink.net](mailto:COEC@Earthlink.net)

Visit our website [www.coec.biz](http://www.coec.biz)

**Weekly Raffle**  
We did not have a raffle today.




**Community Memorial Health System**  
*Where Excellence Begins with Caring*

**John Masterson**  
Vice President  
Community Relations


805/652-5625  
805/667-2895 FAX  
[jmasterson@cmhhospital.org](mailto:jmasterson@cmhhospital.org)

147 N. Brent St.  
Ventura, CA 93003



**JAN CORWIN LINDSAY**  
Certified Public Accountant  
Certified Valuation Analyst

**LINDSAY and COMPANY**  
Certified Public Accountant



770 County Square Drive, Suite 102  
Ventura, California 93003  
(805) 650-5915 FAX (805) 650-1334  
[jclcpa@pacbell.net](mailto:jclcpa@pacbell.net)

President, cont'd from page 6

need help. Ask Midge Storke, or Wendy Pazen or Judy Hoag about their National Immunization Day (NID) excursion to India. Let's send another team of Rotarians to an NID and do our part. Let's help Monte Widders create and execute a fundraiser to support Polio Plus. Let's be thankful Americans no longer face this horrible disfiguring disease and let's spread our good fortune to others throughout the world. Let's be true Rotarians.

Tom

Have you bought or sold any Ventura Axxess books?

Remember, the club gets \$10 for every book sold.

So far we have sold 16 books!

## 2011 Christmas Party

Ventura-East Annual Adult Christmas Party Saturday Dec. 10th Hosted by Dr. Bill Spellman 1008 Amber Lane Ojai Bill's home phone is 646-1399

There will be the traditional gift exchange for all who wish to participate please bring a wrapped unmarked gift to exchange. Historically these gifts have ranged from gag gifts to highly sought after and aggressively traded items from \$10 to ~\$30. As of now the format and menu are developing, any input is appreciated. We are trying to accommodate as many as possible, do to multiple events some people have this time of year. Bill said we could start as early as 4 pm and go until whenever. For our new members this event is for members and significant others are encouraged to come. The bar will be open and abundant food will be provided, extensive hors d'oeuvres and buffet style foods are available. Generally this event is billed to those who attend based on the cost of the event. Every effort is made to keep the cost down to approx. \$20-25 per person.


Any questions or comments please contact Vance.

Email [vance805@hotmail.com](mailto:vance805@hotmail.com)

Cell 805 708-7466

Home 805 658-1982

Wife Jackie




Hishmeh Enterprises  
DBA Domino's Pizza®

Husam Hishmeh  
Franchisee

1811 Knoll Dr. Ste A  
Ventura, CA 93003

Phone (805) 650-9946  
Fax (805) 650-9947  
Mobile (805) 901-7402  
[husamhishmeh@sbcglobal.net](mailto:husamhishmeh@sbcglobal.net)




**Travel By Carol**  
*Independent Travel Consultant  
specializing in tours & cruises.*

Carol Marquez-Olson  
E-mail: [carolmtravels@roadrunner.com](mailto:carolmtravels@roadrunner.com)

Tel: (805) 642-4343  
Fax: (805) 642-4343  
Cell: (805) 415-5262

This space is reserved for  
**Lynn's Jewelry**  
(805) 642-5500

*This space could be reserved  
for  
you ... Place your ad here!*



**Rabobank, N.A.**

**Nikki Sloan**  
Vice President  
Commercial Banking Officer

Office address 300 E. Esplanade Dr., Suite 110, Oxnard, CA 93036  
Mailing address 300 E. Esplanade Dr., Suite 110, Oxnard, CA 93036-0208  
Telephone 805/278-8344  
Fax 805/988-6162  
E-mail [nikki.sloan@rabobank.com](mailto:nikki.sloan@rabobank.com)  
[www.rabobankamerica.com](http://www.rabobankamerica.com)

**Terry McBreen**  
REALTOR®

(805) 648-5051 Office • (805) 256-4882 Cell  
(805) 652-0434 Fax  
[terrymcween@coldwellbanker.com](mailto:terrymcween@coldwellbanker.com)  
[www.camoves.com/terry.mcween](http://www.camoves.com/terry.mcween)



**RESIDENTIAL BROKERAGE**  
1190 S. Victoria Ave., Suite 100  
Ventura, CA 93003



Ca Lic. #0182284  
Owned And Operated By NWF LLC

**RICHARD M. NORMAN, of Counsel**

*Law Offices of*  
**NORMAN DOWLER, LLP**  
840 County Square Drive, Third Floor  
Ventura, California 93003-5406

(805) 654-0911 [www.normandowler.com](http://www.normandowler.com)  
(805) 654-1902 FAX [rnorman@normandowler.com](mailto:rnorman@normandowler.com)

*This space could be reserved  
for  
you ... Place your ad here!*

This space is reserved for  
**Law Offices of Myers, Widders,  
Gibson, Jones & Schneider L.L.P.**  
(805) 650-5915

*This space could be reserved  
for  
you ... Place your ad here!*



**Jordan Eller**  
President  
Mortgage Banker

Office: 805-644-1621  
Mobile: 805-252-7742  
Fax: 805-644-1608  
email: Jordan@refibuy.com




This space is reserved for  
**Camp Trinity  
Summer Day Camp**  
(805) 642-3801

## Rotary Club of Ventura-East, Membership List 100% Paul Harris Fellow Club

District 5240

Chartered May 23, 1963

|                                   |                                |                                   |                                 |
|-----------------------------------|--------------------------------|-----------------------------------|---------------------------------|
| Albee, Lee .....                  | Retired                        | McBreen, Terry .....              | Real Estate, Investments        |
| Anderson, David .....             | Architecture                   | Miller, Craig .....               | Disaster Recovery               |
| Beckwith, Robert E. ....          | Office Equipment               | Norman, Richard M. ....           | Trial Law                       |
| Borneman, John .....              | Songleading                    | Norstedt, Chris .....             | Honorary Member                 |
| Brinkman, Danielle .....          | Accountant                     | Oster, Henry .....                | Internal Medicine               |
| Canton, Rafael, M.D. ....         | Psychiatry                     | Pazen, Robert L., O.D. ....       | Optometry                       |
| Carbajal, Arnulfo .....           | Environmental Health           | Pazen, Wendy .....                | Office Management               |
| Clune, Harriet .....              | Real Estate Management         | Perkins, Deborah .....            | Family Law                      |
| Corliss, Andrew .....             | Broadcasting                   | Polito, Ron .....                 | Commercial Real Estate          |
| Crozier, Thomas H. ....           | Real Estate Development        | Ponce De Leon, Augie .....        | Honorary Member                 |
| Dangleman, Katrina .....          | Financial Advisor              | Roberts, Deborah .....            | Communications                  |
| Doyle, Michael .....              | Real Estate Management         | Rook, Mark .....                  | Funeral Director                |
| Eller, Jordan .....               | Banking, Mortgage Lending      | Shilton, Thomas E. ....           | Pharmacy                        |
| Emch, James H., C.P.A. ....       | General Accounting             | Shimmel, Richard .....            | Non-Profit                      |
| Gallagher, Devere L. (Pete) ..... | Automobile Servicing           | Sloan, Nicolette .....            | Banking, Business Loans         |
| Gallagher, Richard .....          | Stock & Bond Sales             | Smith, Mark Corbin .....          | Religion, Protestant            |
| Gibson, Chad, D.D.S. ....         | Dentistry                      | Spellman, William J., D.D.S. .... | Prosthetic Dentistry            |
| Gill, Floyd .....                 | Banking, Management            | Stewart, Richard E. ....          | Banking, Real Estate Loans      |
| Gonzalez, Jesse .....             | Automotive, Repair & Sales     | Stork, Midge, CFP, CSPG .....     | Financial Planning, Investments |
| Gray, Bill .....                  | Property Management            | Strohman, Joseph, Jr. ....        | Business Law                    |
| Hashbarger, Tom .....             | Health Services                | Swan, Thomas .....                | Investment Advisor              |
| Hata, Jeff .....                  | Printing                       | Thompson, Allison .....           | CPA                             |
| Hertel, Ronald .....              | Real Estate Land Development   | Thompson, Vance, CLU, ChFC .....  | Insurance, Financial Planning   |
| Hicks, William .....              | Domestic Automobiles, Retail   | Turner, Donna .....               | Honorary Member                 |
| Hishmeh, Husam .....              | Restaurateur, Franchisee       | Waddell, Sandy .....              | Contractor-Portable Buildings   |
| Hoag, Judith .....                | Real Estate Sales, Residential | Widders, Monte L. ....            | General Law                     |
| Hoag, Will .....                  | Honorary Member                | Whitman, Diana .....              | Honorary Member                 |
| Hughes, Tim .....                 | Nonprofit: Development         | Word, Jim .....                   | Department Store                |
| Jlmenez, Richard .....            | Honorary Member                | Yuncker, Chuck .....              | Honorary Member                 |
| Jonas, Alwick .....               | Storage                        |                                   |                                 |
| Kagan, Kenneth .....              | CPA                            |                                   |                                 |
| Lindsay, Jan Corwin, C.P.A. ....  | Small Business Accounting      |                                   |                                 |
| Ludes, Rocky .....                | CPA Tax                        |                                   |                                 |
| Lynn, Robert .....                | Jewelry                        |                                   |                                 |
| Marquez-Olson, Carol .....        | Travel Agency                  |                                   |                                 |
| Marsh, Sam .....                  | Secondary Education            |                                   |                                 |
| Masterson, John A. ....           | Foreign Automobiles, Retail    |                                   |                                 |