

IWLA COVER NOTE



July 2006
Issue 1

QUOTE OF THE MONTH

"If you don't learn to laugh at troubles, you won't have anything to laugh at when you grow old."

-Edward W. Howe

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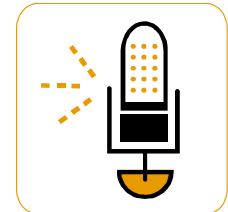
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President's Message

Hello Everyone,

Here we are in July and this is my first president's report!

3 of our 9 new members were installed by Co-Chair Victoria Lovinggood; they were John Boyle, Leticia Acosta, and Sharon Henderson, all with USI.

Leticia volunteered to be our Secret Pal chairperson, which is greatly appreciated.

A motion was brought up to have a Black Month for July, however was defeated by majority vote.

We "roasted" our out-going president Cathryn Feely. What a wonderful job Christine did as the head "roaster". She has a lot of personality and it was enjoyed by all.

Let me see if I can convince her to try out for the CWC competition, which will be held at the August business meeting. See the attachment (Pg 9) for rules, regulations, and topics. Someone will be representing our Association at the State Meeting in San Francisco. If you are selected as the winner IWLA will pay your way to attend.

The next Board Meeting will be our change of files which will be on July 15th at my house. We will also be setting up the budget for the next term as well as setting up our calendar. Committee Chairs, it is important that you attend so that we can include your budget.

Let me thank everyone who volunteered to take a chair.

It will be up to each of you to help me "Connect" with the membership.

Have a safe 4th of July, fly our American colors and enjoy!

Respectfully,

Lily Gastelum, CISR, CPIW

IWLA President, 2006-2007



“NAIW (International) will promote membership with diversity by career levels and functions. Members work in every facet of the industry – as agents or brokers, adjusters, underwriters, claims professionals, risk managers, producers, insurance educators, customer service representatives, agency owners and automation specialists.”

Membership News: New Member Bios

LETICIA ACOSTA – “I started working in this wonderful industry on the company side, started as a policy proofreader; remember when policies had to be Manually typed?! Then became a policy rater, do you remember when we had no computers and policies had to be manually rated, I remember changing jobs because they were getting computers and I was so scared of them. Any way that was many moons ago. Finally went to the agent side and obtained my license in 1994 I have, been in the Personal Lines from CSR to Sales and I’m now an Account Manager. I enjoy reading, camping, and love Vegas.” Leticia works for USI of Southern California.

TERESA AUSTIN – “I started in the insurance industry in 1988 working for Farmers Insurance. I have been in the same office all of that time. Boring I know, but I truly love my job and the clients that we have been able to represent have become like family. It is a pleasure to make sure they are taken care of. I have three children. My daughter is married and has three children. My oldest son is married but not ready for children yet. The youngest son is single and very happy to be! I am very happily married and will celebrate my 30th anniversary October 2nd.”

PEGGY BRENNAN, CPCU - 21st Century Insurance, IT Applications Specialist, Sr. Have been in insurance biz for 19 years - Claims, Training and IT Project Development and Support. Have held CPCU designation since 1997, recently completed SixSigma (process improvement) Green Belt.

JUDE GAVIN - I was born in Denver, Colorado. I went to Colorado State University for 1 1/2 years. I left school and went to work for Allstate Insurance Company in the mail room and was promoted to an auto rater. I moved to Rhode Island and went to work for AMICA as an auto rater, trainer. I have worked in the insurance industry for over 40 years in numerous states including Massachusetts and New Jersey. I have worked on the company as well as the agency side. I have my P&C and Life license. I like to go to the gym, but my love is sailing. I have a sail boat a Cal 25 sloop. I am also involved in the sailing community serving on two boards and race committee at Del Rey Yacht Club. Jude works for Kaercher Campbell & Associates.

SHARON HENDERSON – I became licensed in insurance in 1976 (yes folks, insurance was written way back then!!!) Started as an account manager. Went into sales in 1980 and sold for the next 20 years. Took a commercial account manager desk and have continued working a desk. I live with my two Lhasa Apsos, Hercules and Angel. My daughter, Megan, lives in Las Vegas and is finishing up her Ph.D. in sociology. She teaches at the university level and wishes to continue. She has two great kids: Alex-7 yrs old and Ember-4 yrs old. Naturally, they are the cutest and smartest kids around!!! I have a twin sister, Shirley, who lives in Glendale and an older sister, Linda, who lives in West Virginia.” Sharon works for USI of Southern California.

John W. Boyle – “I entered the insurance business as an Underwriter Trainee for Pacific Indemnity Group. After promotions I was Department Manager of Package Underwriting for three years, in the Home Office of P.I. I continued with another company which later sold. At this point I changed directions and went to work on the agency side. After working for a few agencies I decided to purchase interest in an existing agency. This proved profitable but after 5 years needed to sell as my partner’s energy slowed down. I then took a position with Weyerhaeuser as the Office Manager of their agency in Santa Monica. When they consolidated and retained a senior manager for the one position available I was fortunate to obtain a position with Superior National. Well we all know what happened there. Our entire P/C dept. was laid off. I found myself in Japan (Well no literally) but Yasuda Fire & Marine was close to it. When they had a lay off, I was the one with the least amount of time (5 years).”

Continued on Pg 3

Membership News continued...

Then there was a wonderful position I had with Commercial Union – CGU – One Beacon – Golden Eagle – First American.....what next. Commercial Union was over 300 years in business. The reason they sold the USA Unit? Greed. The VP's made a bundle, and destroyed a great carrier. A fellow underwriter had related to me the closures of carriers she experienced over a 10 year span and the prospects of continuing to seek employment with a carrier seemed bleak. I took a 6 month vacation. Did a lot of personal things and when the time came was able to find a position with an agency in Santa Monica. The job lasted about 2 years. I took another 6 month vacation when a call came from a friend at the agency who had a friend who worked at USI and they needed an Account Manager. After talking to the VP in charge of the position, I took the job and couldn't have made a better decision. I will be putting my retirement on hold, as this position fulfills my goals and aspirations until it becomes time to play golf 4 times a week. Thirty five

years is a long time to belong to an industry, and even with all the moving around, I look back and know that all the decisions I made were good ones. I always met my goals and was happy doing it."

Welcome to IWLA !!!

Marilyn Cartrett – Membership Chair

Victoria Lovinggood – Membership Co-Chair



Delegate's Report

**65th NAIW (International) Convention
May 31 – June 4, 2006**

"Look Beyond the Horizon, Achieve Your Dream"

I would like to thank the members of IWLA for allowing me to represent the Association at the 65th NAIW (International) Convention in Orlando, Florida from May 31st through June 4th, 2006. The Convention was held at the Hilton in Disney World Resort.

In addition to me, **IWLA** had **3** other members in attendance: **Mitula Patel, Christine Chandler-Tilleff and Victoria Lovinggood.**

Tuesday, 5/30/06- The 2nd Annual Golf Tournament was held at the Legends at Orange Lake, which my husband Joe participated in. Although there were only 37 golfers, the tournament yielded a **net profit of \$6,000.00.**

Wednesday, 5/31/06- There were CPCU & CISR CE Classes held. Since this was my first time at National, I attended the **First Timers' Orientation.** We listened to seasoned members who spoke to us about the rewards of being a member of NAIW. The emphasis of all their comments was that none of them ever thought they would be standing where they were and speaking to us. They encouraged us to follow Joanna Mahoney's theme.

1st General Session was called to order and 2005-2006 NAIW (Int'l.) President, Joanna Mahoney welcomed us. Gloria Bruno, NAIW (Int'l.) President-Elect also spoke. The Candidates were introduced, followed by a Delegates' Briefing, which allowed questions and answers from the delegates. Official Notice of the **New Proposed National Bylaw, National Standing Rules & All Appropriate Model Bylaws** to replace the terms, **"State" where appropriate with the term "Council."** was given. **Reason:** To more accurately accommodate our existing structure of States, Provinces, Commonwealth and Territories, all references to State Directors and State Directors-Elect, would be changed to Council Directors and Council Directors-Elect. It was voted on and passed with the required nine-tenths vote. The vote to adopt this amendment will be held during the 3rd Business Session, on Friday, June 2, 2006. A two-thirds vote will be required for this to be adopted. The evening concluded with the **Welcome Reception- "The Sun Sets Over the Southern Horizon."** This was held in the Exhibitor's Hall with all the Trade Show Exhibitors and vendors.

Continued on Pg 4



"Education is a cornerstone of NAIW (International's) existence. NAIW (International) is committed to providing quality seminars, workshops and classes that assist our members in achieving their personal and professional goals."

Delegate's Report continued...

Thursday, 6/1/06 - 2nd General Session- Corporate Partners were formally recognized and spoke to us. **Marjorie Brody** was Keynote Speaker and discussed connecting people to their potential, by strengthening their communication and professionalism. **Jason Carter** -named **NAIW Recruiter of the Year**. He recruited **12 new members** for the Insurance Professionals of Greater Orlando.

Slate of officers was presented. **CWC Speak-Off** Competition took place with **9** excellent candidates. CE Classes and Workshops were offered during the afternoon.

Friday, 6/2/06- 3rd General Session- Administration Report was given. Then Recognition of Members with Corporate Partners took place. The **1st Timers** were recognized. A **1st Timer from Outer Mongolia** was recognized. **Ray Thomas** was our dynamic Keynote Speaker, who discussed the "talent crisis/ war on talent" in American Business today with relation to Baby Boomers, Generation X and Generation Y. Elections took place and IWLA would like to extend congratulations to the following officers:

GLORIA BRUNO PRESIDENT- 2006-2007 NAIW (INT'L)
FAYE EVANS PRESIDENT-ELECT- 2006-2007 NAIW (INT'L)
JENELLE DUFFY VICE-PRESIDENT- 2006-2007 NAIW (INT'L)
LINDA WILSON SECRETARY - 2006-2007 NAIW (INT'L)

Delegates voted to adopt the **New Proposed National Bylaw Amendment** as previously mentioned. **Achieve Your Dreams Awards Luncheon** took place after the Business Session. Some of the awards presented during the luncheon are listed below. IWLA would like to congratulate all the recipients:

Communicate With Confidence	Deborah Wentworth	Region I
Rookie of the Year	Kimberly Haiair	Region V
Claims Professional of the Year	Geraldine Plott	Region II
Insurance Professional of the Year	Jennie LeGates	Region V
AAMGA President's Award	Andrea Kudlak	Region III

2006 Pinnacle Award Winners

Category A (5-25 members)	Ins. Women of S/W Mississippi	Region III
Category B (26-50 members)	Ins. Professionals-So. King County	Region IX
Category C ((51-75 members)	Tampa Assoc Ins. of Professionals	Region III
Category D (76+ members)	Mass. Association of Ins. Women	Region I

Reach For The Stars, Achieve Your Dreams- 427 members achieved this goal. The following IWLA members were listed in the Convention Program as **2005-2006 Reach For The Stars Recipients** and received certificates signed by Joanna Mahoney.

Marilyn Cartrett	Cathryn Feely
Susan Fife	Victoria Lovinggood

Desert with Exhibitors took place in the Tradeshow Hall after the luncheon. CE Classes and Workshops were offered that afternoon.

Saturday, June 3rd - 4th General Session: Joanna Mahoney presented Administrative Report. She spoke of her accomplishments and goals achieved, in addition to the ones that are in the works for the coming year. Some of these are listed below:

NAIW currently has over **9,000 members**
1,298 new members joined since **7/1/05** (**Region VIII** had **160 new members**)
 Currently **266 Members At Large**. **29 new MALs** joined since **7/1/05**
16 MALs transferred to local associations
 There are currently a **total of 303 local associations**
New associations in **Colorado, Michigan** and **Oregon**
114 local associations achieved **President Mahoney's Challenge – Members + 1**
 Maintain associations through membership
 Encouraged membership involvement
334 members acted as recruiters (**Region VIII** had **51 members**)
 Recommended **Recruiter Recognition Program**
 Young Professionals had slow growth this year in the **under 40 group**
 Currently have **19 Corporate Partners**
 Recommended **3 new NAIW Logo Products- Picture Frame, Socks, Blanket**

Continued on Pg 5

Delegate's Report continued...

NAIW Website Enhancements:

1. **New marketing tools** to assist the membership
2. **New Career Center** has **job postings**; **Corporate Partners** can post jobs; **Members** can post resumes.
3. **President's Page** offers tools to Council Leaders to share with local associations
4. **Audit Program** was developed for local associations and councils on how to audit association financials

New DAE Designation Eligibility Period- New members may now apply **3 years** from date of earning **CPIW/CPIM Designation**. It used to be 5 years.

New Recognition Awards- There will now be **2 new Recognition Awards** given:

Rick Management Professional of the Year
Underwriting Professional of the Year

Insurance Scholarship Foundation of American (ISFA) Report was provided: Scholarships are awarded **3 times a year**. **31 College Applications** received since 7/1/05. **12 College Scholarships** were awarded **MARSH, Inc.** is giving **\$50,000** to **ISFA** for the first **2 MARSH Scholarships**

Julie Gaver was the entertaining 3rd Keynote Speaker on her presentation of "The Dance." **New officers** were installed. by **Dr. William Holt of the National Alliance for Insurance Education & Research**.

Gloria Bruno- 2006-2007 NAIW (Int'l) President offered some remarks on her theme which is "**No Boundaries**." She reminded us to join her at the 2007 National Convention in **San Juan, Puerto Rico** from **June 6th-10th, 2007**.

President Mahoney offered her **Closing Remarks** which included the following information:

2006 National Convention

9 Regions were represented= **175 Delegates**
 4 Member at Large= **4 Delegates**
Total voting delegates= 179 Delegates

There were over **600 attendees**
 There were **50 Exhibitors** (All time record)
22 Educational Opportunities were offered
9 Hours of CE Credits provided
3 Keynote Speakers at the business sessions also led workshops
\$85,000.00 was **donated by Sponsors**

2nd Annual Golf Tournament- Although only **37 golfers**, tournament yielded **net profit of \$6,000.00**. NAIW donated **\$3,380.00** to the **Dolly Parton Imagination Library (Partners in Literacy)**. A check was presented to her representative at the 4th Business Session.

4th Business Session was adjourned. I would like to recognize **Victoria Lovinggood** who served as a Teller at the Convention. CE Classes and Workshops were provided in the afternoon.

President and President-Elect Reception took place in the evening and allowed everyone to congratulate Incoming/Outgoing Body of Delegates.

Closing Night Event-"Celebrating Your Dreams" -had great ambience and excellent entertainment by **Dance Express**.

Thank you for allowing me to serve as your Delegate at the 2006 National Convention.

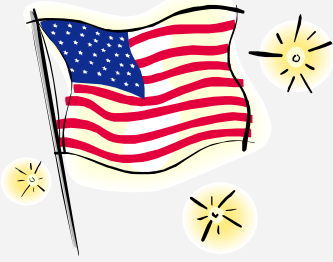
In Fellowship,

Cathryn Feely
 IWLA President, 2005-2006



*"Education is a succession
 of eye-openers each
 involving the repudiation
 of some previously held
 belief."*

- George Bernard Shaw



Safety Report - Fireworks

Fireworks are an American tradition. They can provide hours of wholesome, family entertainment, but must be used by adults carefully and safely. To insure the safety of both the audience and those lighting the fireworks, please obey the following fireworks safety measures during your fireworks display.

1. CHILDREN SHOULD NOT HANDLE FIREWORKS.

NEVER LET CHILDREN HANDLE, PLAY WITH, OR LIGHT ANY FIREWORKS. ONLY ADULTS SHOULD HANDLE AND LIGHT THE FIREWORKS. The fireworks are great family fun, but they burn very hot and are intended to be handled only by adults.

2. DO NOT USE ALCOHOL WITH FIREWORKS.

Please do not consume any alcohol while lighting or handling any fireworks.

3. FOLLOW THE LAWS; USE COMMON SENSE

Follow your local and state laws regarding the possession and use of fireworks, and use good common sense when using fireworks. Read all directions, cautions, labels, and warnings on each individual firework item to understand the product performance and hazards associated with the use of the item.

4. USE FIREWORKS ON A HARD SURFACE.

Always light the fireworks on a hard, flat and level surface to insure stability. Grass is generally not suitable for any item intended to be used in an upright position.

5. USE IN A CLEAR, OPEN AREA.

Always keep the audience (and particularly children) a safe distance away from the shooting site. Always light your fireworks in a clear open area away from buildings, vehicles, and shrubbery.

6. KEEP CLEAR OF THE FIREWORKS.

Never put your head or any part of your body over the top of any fireworks product. Never look into a tube to check on the firework item. Never hold a lighted firework item in your hand. Keep as far from the firework item as possible when lighting.

7. USE CARE IN LIGHTING THE FIREWORKS.

Always light the fireworks with a punk, flare or an extended butane lighting device. This will enable you to keep as far from the firework item as possible. If needed, use a flashlight at night so the fuse can be easily seen; never use a lantern or other flame producing device near fireworks for illumination.

8. ONE AT A TIME.

Light only one firework item at a time.

9. HAVE WATER CLOSE BY.

Have an accessible fire extinguisher, water supply, hose, or bucket of water nearby for emergencies.

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Safety Report – Fireworks continued...

10. DON'T USE MALFUNCTIONING OR "DUD" ITEMS.

Never attempt to re light, alter, or fix any "dud" firework item. If a firework item fails to ignite, let it stand for at least five minutes, then immerse it in water. Dispose of the item properly.

11. WINDY CONDITIONS.

Be cautious of lighting any fireworks during strong wind conditions. The fireworks should be lit with the prevailing wind blowing away from the spectators.

12. USE CARE IN HANDLING FIREWORKS.

Do not carry fireworks in your pocket or on your person. It is preferable to keep the products in a closed container before ignition. Always be careful in handling fireworks to prevent dropping them. Never smoke when handling fireworks.

13. NEVER USE THE FIREWORKS AS WEAPONS.

Never aim, point, or throw any fireworks at another person or at any property.

14. STORAGE OF FIREWORKS.

Always store the fireworks in a cool, dry place and dispose of fireworks properly.

15. USE FIREWORKS OUTDOORS.

Never use fireworks indoors; only use them outdoors under safe conditions.

16. SAFETY GLASSES.

Safety glasses are recommended for those individuals lighting the fireworks and those individuals in close proximity to the fireworks.

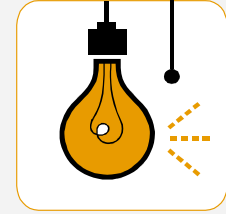
17. BE CAREFUL WITH ANIMALS.

The noise and lights of the fireworks often frighten some animals, so it is very important that you are careful with pets and farm animals. You may want to consider moving the animals away or keeping them inside during your display.

Please remember fireworks safety every time you use fireworks.

HAVE A HAPPY & SAFE 4th !!

Christine Tillett, Safety Chair



Other News

SECRET PAL

The Secret Pal Fairy is stopping by to leave you a form so you can be part of the fun. If you would like to participate this year and be a Secret Pal and have a Secret Pal then please print the form and either fax it to me at 818-251-3474, email it to me at leficia.acosta@usi.biz or bring it to the July dinner meeting. In order to keep a good record the forms will be copied and kept on file. We will choose a Secret Pal at the August dinner meeting. Come on, be a Pal!

Leticia Acosta, Secret Pal Chair

COVERNOTE

Members, please have all reports, special notices, announcements, and articles for the August Cover Note to me by 3pm on Thursday, July 20th. Thank you.

Nancy Burgos, Cover Note Editor

Calendar

7/15/06 - Change of files meeting at Lily Gastelum's home.

7/20/06 – August Cover Note Submissions are due by 3pm.

PLEASE EXCUSE THE LACK OF INFORMATION, THE COMPLETE CALENDAR WILL APPEAR IN THE AUGUST COVERNOTE.

Executive Board

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Lily Gastelum, CISR, CPIW

President Elect

Mitula Patel

Vice-President

Victoria H. Lovinggood

Secretary

Rhea Meshekow

Treasurer

*Susan Fife, CPIW,
CPCU, AAM, AIS, AIM, DAE
CPIW*

Cover Note Editor

Nancy Burgos

Immediate Past President

Cathryn Feely

Directors

Marilyn Cartrett

Darlene "Chris" Lipka

Gail McKenzie

*Deborah Paladino, CIC,
CPIW*

Collect

Marie K. Franzen

Ins. Women of Milwaukee

Take us, O God, under Thy Divine protection.

Make us to act as Thy messengers for peace and contentment, for harmony and understanding.

Grant that we may see more clearly the point of view of other men and women in all lines of insurance.

Realizing the highly competitive nature of our business, teach us to respect competition at all times.

Keep us free from pettiness and unwise discrimination. Let us do our work willingly, honestly and thoroughly, giving

service graciously at all times.

Teach us, O Lord, to know and to realize

that by Thy grace we can live in perfect peace with one another.

And grant that through this organization

we may become closer in friendship and

understanding.

AMEN.

We're on the Web!

See us at:
www.insurancewomenla.org



CWC Contestant requirements

- Each local association can enter one candidate in the state Speak-off. Each Member-at-Large within the state may apply as a candidate in the State Speak-off. Only state Speak-off winners are allowed in the regional competition. Members with dual membership can represent only their association of record. **Submission Deadline:** The *regional vice president must receive* all applications for Regional Speak-off **by close of business (4:30 pm Central Time) on December 10th . (Deadlines are strictly enforced.)**

- Contestants must be graduates of the NAIW (International) *Communicate with Confidence* course or the Insurance Institute of Canada's public speaking course.

- Application forms must be returned to the indicated individual (state director or regional vice president no later than the indicated deadline).

- Prior Toastmasters/Toastmistress training is permitted.

Time and penalties

- Each contestant gives a three-minute prepared speech and a one-minute impromptu speech.

- Each contestant is prompted as follows:

- For the 3-minute speech, a prompt signal is given at 2 minutes, 45 seconds.

- For the 1-minute impromptu speech, a prompt signal is given at 55 seconds.

- One penalty point is assessed per second for

- prepared speeches of more than 3 minutes, 15 seconds and less than 2 minutes, 45 seconds

- impromptu speeches of more than 1 minute, 5 seconds and less than 55 seconds

- Contestants can use notes, but cannot have a written text. Ten points are deducted if a contestant reads the speech.

- Contestants cannot have a timepiece at the podium.

Topics

- Prepare a three-minute speech on one of the following topics as it directly relates to the insurance industry or your involvement with NAIW:

- claims

- current property/casualty issues

- current life/health issues

- one of the following: education, networking, or legislation

- The impromptu topic is a word, phrase, or question and is announced after the Speak-off begins.

IMPORTANT: (5/2002) Once a member receives the Regional Communicate with Confidence Award they may not apply for that same regional award for three calendar years. Previous National Award winners are not eligible to compete for the same award.

NATIONAL ASSOCIATION OF INSURANCE WOMEN INTERNATIONAL

66th NAIW National Convention
June 6 – 10, 2007
San Juan, Puerto Rico
“No Boundaries!”

Its time to start submitting proposals for workshops at the NAIW 66th Annual Convention in San Juan, Puerto Rico!

You can complete the application by clicking below or visiting the NAIW website at www.naiw.org, click on Meetings/Registration.

[2007 Call for Programs](#)

All submissions must be received by July 15, 2006 to be considered. You will be notified by the end of August if your workshop was or was not selected.

Please contact Kendra McColloch or Stacy Hendrickson in the NAIW Convention Department if you have any questions.

Kendra McColloch – conventions@naiw.org

Stacy Hendrickson – conventions2@naiw.org

Secret Pal



Name: _____

Birthday: _____

Anniversary (work, marriage, etc.): _____

Favorite Color(s): _____

Favorite Animal(s): _____

Favorite type of Book(s): _____

Hobbies:

Things you like to collect:

Favorite Scent(s): _____

Favorite Types of Music: _____

Favorite Cartoon Character(s): _____

Favorite Places to Shop: _____

Favorite Places to Grab a Snack: _____

Favorite Places to Eat: _____

Anything Else you want your Secret Pal to know about you:

Our Sponsors

IWLA thanks you for your support!

 <p>FITS[®] Forensic Investigative & Technical Services, Inc.</p> <p>Benson P. Turner President</p> <p>9854 National Blvd., #218 866.290.2300 Los Angeles, CA 90034-2713 www.fitsservice.com</p>	<p>DataTamer</p>  <p>David Slon</p> <p>Computer Consulting/ Hosted Backup Service</p> <p>8950 West Olympic Blvd. #325 Beverly Hills, CA 90211 TEL 310-788-3480 dslon@DataTamer.com</p>
<div style="text-align: center;">  <p>Hoffman Brown Company</p> <p>INSURANCE 15233 Ventura Blvd. • West Plaza Sherman Oaks, California 91403 License 0814758</p> <p>Susan M. Fife, CPCU, CPIW (818) 986-8200 sfife@hoffmanbrown.com FAX (818) 986-8510</p> </div>	
<p style="text-align: center;">Cathryn Feely Vice President</p>  <p>KAERCHER CAMPBELL & ASSOCIATES INSURANCE BROKERAGE</p> <p>P: 310.556.4769 C: 310.429.5700 F: 310.551.6804</p> <p>cfely@kcafb.com www.kaerchercampbell.com</p> <p>1840 Century Park East • Suite 1100 • Los Angeles, California 90067-2112</p>	 <p>SPECIALIZING IN INSURANCE CLAIMS License #82065D</p> <p>Marci Gonderman Director of Marketing Phone: (714)666-0190 (800)548-1186 Cell: (714)920-8016 Fax: (714)666-0290 e-mail: marci@garlandrestoration.com 1610 E. Miraloma Ave. Pasadena, CA 92870</p>
<div style="text-align: center;"> <p>RICHARDSON & HARMAN, LLP MBarrett@RH4law.com</p> <p>Marci L. Barrett Attorney At Law</p> <p>Telephone (626) 449-5577 234 E. Colorado Blvd., Suite 800 Facsimile (626) 449-5572 Pasadena, California 91101</p> </div>	