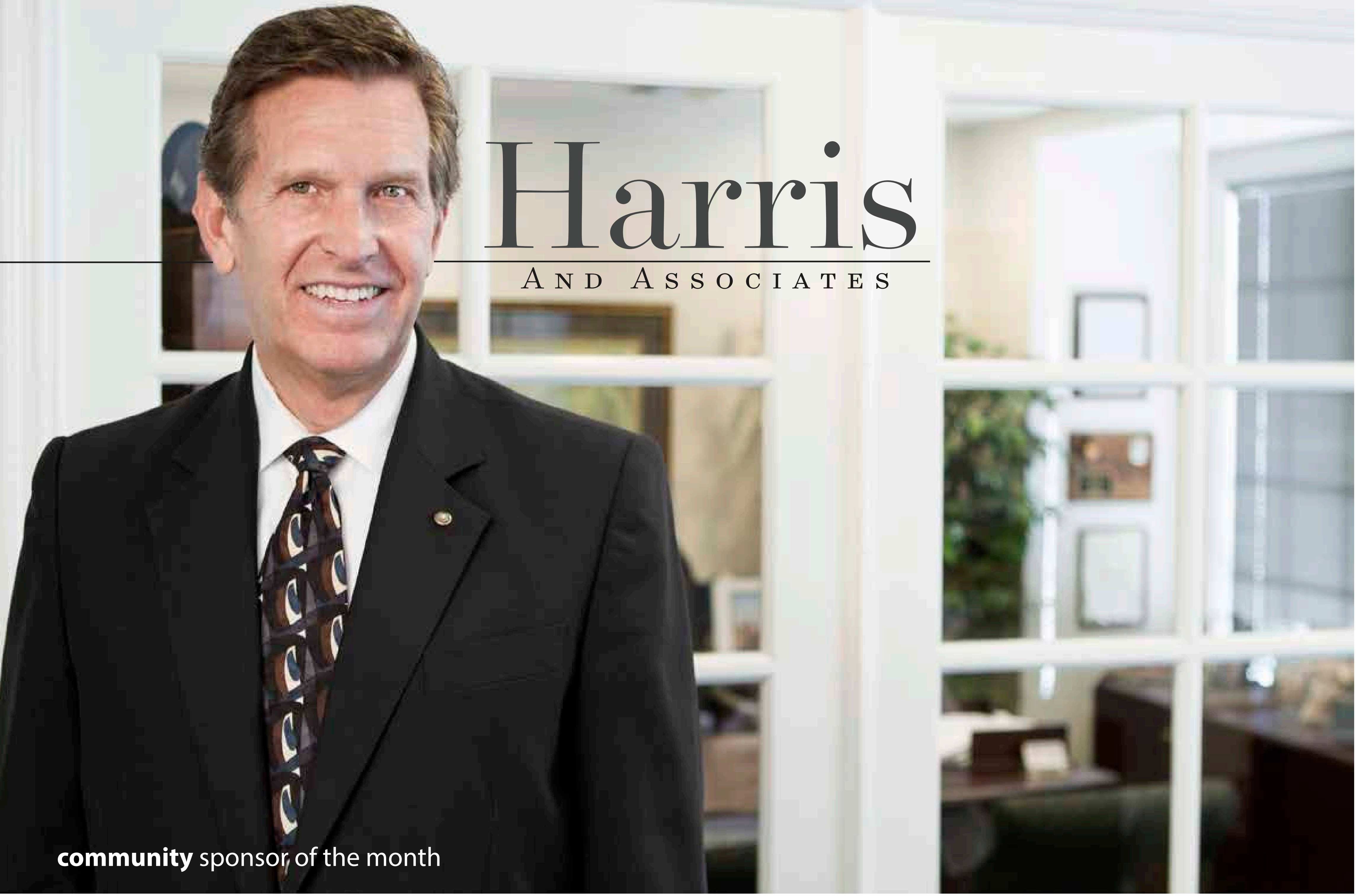


# Harris
## And Associates

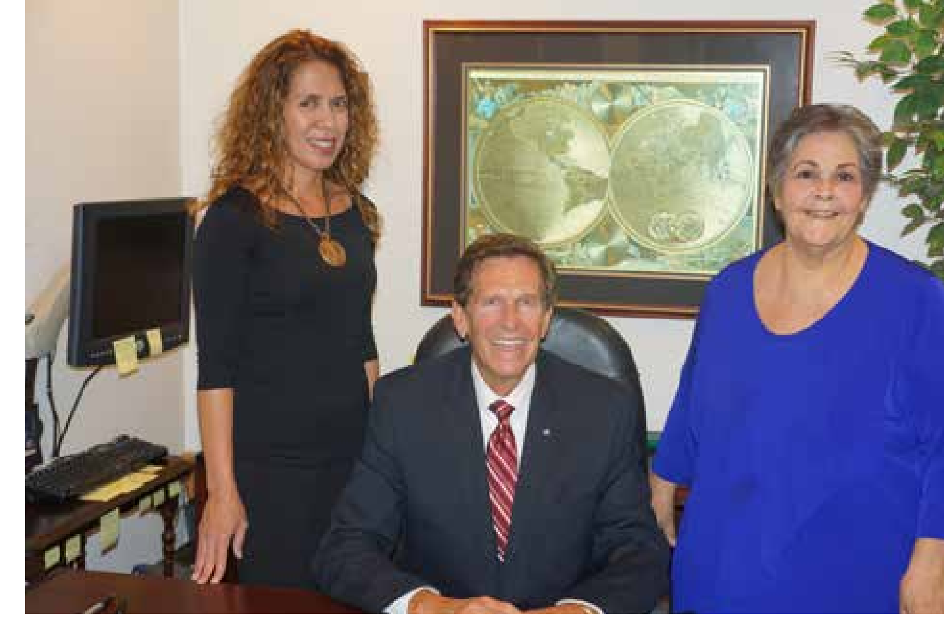
community sponsor of the month

**H**elping clients navigate today's complex financial challenges defines Harris & Associates. Located in the heart of Manhattan Beach, the comprehensive financial planning and wealth management firm has been providing solutions to residents of Los Angeles and the South Bay community for over twenty-five years.

Harris & Associates was founded in April of 1992 based on the conviction that financial services should not be a selling proposition. Prior to that, for more than twelve years, the firm's founder, Dave Harris, had worked for a communication skills training firm, helping officers and top executives of Fortune 500 companies with presentation skills, media appearances, and legal and congressional testimony. He produced training videos and distance learning programs and taught corporate employees selling, supervisory, and business writing skills. Personal clients included Ford, GM, IBM, Coopers & Lybrand, Sprint, ABC Television, Bechtel, Parsons, TRW, Northrup Grumman, Boeing, Cisco, Bank of America, Chase, Morgan Stanley, Fidelity, Merrill Lynch, and more.

Working with top executives across dozens of industries, Dave saw how important financial services are to every one of us. He also saw how some people treated the financial industry as a selfish opportunity. In fact, he reports that one of his early trainers at an insurance company looked him in the eye and said with delight, "Dave, it's a license to steal!" Wealthy families know too well about the "Madoffs" of the world, and how a person can be easily separated from his or her money, so Dave decided to be an exception to the rule. He vowed that he wouldn't just do the right thing for his clients when it was convenient, but would take a fiduciary approach and do the right thing for clients without exception. Although you don't have to have a degree in ethics to be a good wealth advisor, Dave got his from Princeton, and says it sure doesn't hurt!

When he isn't at work, you might find Dave running on the Strand or skiing in the mountains. Originally from the famous Red River Valley in Electra, Texas, Dave moved to San Diego in the first grade. He married Lynn Ely in 1973 and together they brought their children, Benjamin and Kathryn, to Manhattan Beach in 1986. Dave is a past president of the Manhattan Beach Rotary and serves as Sigma Chi chapter advisor at Loyola Marymount University. As a trusted financial advisor, he is dedicated to the best interests of his clients, ensuring their financial growth, stability, and legacy.



Dave with his Office Manager, Kathy Epding (right) and his Operations and Client Service Manager, Jennifer Pangalinan (left).

At Harris & Associates, they understand the issues employers face seeking to attract and retain top talent. They also understand the challenges facing wealthy families in conserving their assets, growing their estates, and passing on their values to the next generation. Residents of the Hill Section fit closely to the services the firm provides. They not only advise about financial markets, but about risk transfer, tax strategies, and honest appraisal of financial products.

Dealing with money, Harris & Associates recognizes that their industry attracts people perhaps more concerned about commissions than clients. Many financial strategies and products today are very complex, and even sophisticated investors can be lead down paths that harm, rather than help. Harris & Associates' fiduciary approach is to treat every issue and transaction in the best interests of their clients. Of course, most of the time, and for most in the industry, doing the right thing is easy because it does not cost the advisor. Sometimes, though, doing the right thing costs an advisor more than he or she would like to pay. That is when a commitment to character and a fiduciary approach is crucial. Harris & Associates remains committed to doing the right thing all the time, every time!

Dave invites you to give his office a call at (310) 318-3700 and see what his firm can do for you: "We understand investments, insurance and tax. But, more than that, we rely on our associates, who are experienced in all areas of executive benefits, estate and tax law, personal finance and innovation in the industry. In terms of technology, products and advanced strategies, we believe we offer knowledgeable guidance for residents throughout the South Bay. We certainly don't know everything. In fact, one of the insights a Ph.D. brings is how much you don't know! But, we expect we can find the best answers for our clients among the associates we depend on to serve our client needs."

Harris & Associates understands that life is unpredictable and circumstances change. By having them as your personal CFO, you'll receive ongoing guidance whenever you need it – not just at your annual meeting!