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## MESSAGE FROM THE BOARD

**Happy November!**

We are so looking forward to Student Night. It is absolutely wonderful to see the results of all our efforts in raising funds be awarded as Scholarships to deserving students. **Kelly Schon** and her committee of dedicated volunteers have been working hard getting the word out to all of the area schools with Accounting programs; screening incoming applications; and determining which students meet the requirements and are eligible to be interviewed. We truly do not envy the committee their job; there are so many deserving students out there with very compelling stories. But we know the Committee has found the best and the brightest to join us on Student Night. We look forward to you joining us on November 15 at the Elephant bar as we honor our winners and award our 2010 Scholarships. For just a little bit more you can sponsor a student for dinner, how about it?

And what makes this event possible each year? Our primary FUNdraising event of the year is just around the corner. On **Tuesday, December 7** at the **Fess Parker Double Tree** hotel we will come together with our friends, co-workers, clients and business acquaintances for a wonderful evening of desserts, desserts, and more desserts. There will be the live auction for desserts to share, the silent auction, our Famous Heads and Tails Raffle and our ornament tree – and did I mention, desserts? The thing that makes the evening so special is that all proceeds will be funding next year's Scholarship awards. **Leslie Yoon**, our Committee chair, and her group of volunteers have been busy at work to make this an evening to remember. Everyone is welcome! The more the merrier! So come join us and bring your friends.

We are still looking for donation items for our silent auction. If you have something you want to donate, please contact any of our Board members to arrange for a pickup. We will be happy to accommodate you. Or, if you want to contribute, but don't have the time to shop, you can make a donation of \$25 or more and we will get that money to **Auction Experts** who will create a basket for you.

*(Continued on page 2.)*

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(Board's Message cont'd)

The holidays are fast approaching. Do you or your firms give a gift to your clients or vendors for the holidays? If you do, you might consider giving boxes of See's candy this year. By purchasing your gifts through ASWA you will be helping us to continue building that Scholarship fund for next year's awards. We have an order form you can complete and the candy boxes will be delivered to your door. Interested? Contact Chapter President **Lucie George** for more information.

And speaking of the holidays. We don't want to lose sight of those less fortunate. There is an opportunity to be a part of the Unity Telethon which occurs on December 11<sup>th</sup> this year. Tricia Krout will be coordinating the accounting for the Telethon again this year and we have a volunteer opportunity if you have a couple of hours available that day. For additional information please contact Tricia at [pkrou@mcgowan.com](mailto:pkrou@mcgowan.com).

Have you been reading the articles our Newsletter each month? This month's featured article is on the Glass Ceiling and Gender Inequality in the Workplace. It is very timely and well worth taking a few moments to read. There are also tip lists on how to make your office healthier and the 5 most common 401K mistakes.

As we prepare for the coming holiday season remember to take that moment to step back and assess our schedules. We know how easy it is to get caught up in deadlines and lists of "To Dos." But it is equally, if not more, important to take a little time to rest, restore and rejuvenate. Without those 3 "Rs" we won't be able to maintain our "sanity" long enough to take care of those deadlines, schedules and lists.

Looking forward to seeing you all at Student Night!!

*The SB ASWA Board*



***Do you think she's reviewing the choices to determine how much to bid for the Dessert Auction – check out [page 5](#) for details!! Items for the silent auction accepted through November 7. (If you want to give cash, we will make a basket for you!) Contact Leslie.***

ASWA SANTA BARBARA CHAPTER CORDIALLY  
INVITES YOU TO JOIN IN THE CELEBRATION

# STUDENT NIGHT 2010



*Featured Speakers:*

*Past recipients –  
Where are they now*

*We've worked hard to raise the funds, now enjoy the fruits of our  
labor and watch the smiles*

## Menu Choices

- Fire Grilled Citrus Salad (with or without Chicken)
- Charbroiled tri-tip
- Baby Back ribs

*November 15, 2010*

*Elephant Bar  
521 Firestone Road*

*5:30 Networking  
6:00 Dinner and Meeting*

Members \$25, Guests/Non-members \$30, Students \$15  
*- Sponsor a student's dinner by just adding \$15 to your check*

Please RSVP to Leslie Yoon at [lyoon@silcom.com](mailto:lyoon@silcom.com)

By Thursday, November 11, 2010



## SANTA BARBARA CHAPTER BULLETIN BOARD

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### *Goals for 2010 -2011!*

1. Raise \$6,500 and give away at least \$5,000 in scholarships.
2. Retain current membership and improve local firm representation at meetings.
3. Send at least one representative to the National Conference in Nashville.

**The CPA Exam is about to change again in 2011.** Take it now, before the changes! We have a certificate for the complete Becker Prep Program to auction off. It would make a great graduation present for you or someone you know, while making a contribution to ASWA Scholarship fund. Interested? Contact Ellen at [ellen\\_chase@cox.net](mailto:ellen_chase@cox.net).



Unity Telethon is December 11 and they are always looking for volunteers. Interested in helping contact Tricia Krout ([pkrou@mcgowan.com](mailto:pkrou@mcgowan.com))



**Do you give candy to clients and vendors for the holidays?** How about purchasing it through ASWA? We are offering See's Candy for Holiday Gifts. Interested? Contact Lucie George at [lgeorge@adgrcpa.com](mailto:lgeorge@adgrcpa.com)

The Santa Barbara Chapter of the American Society of Women Accountants

Invites you to its Annual College Scholarship Fundraising Event

*More Than Just Desserts Auction*

*Tuesday, December 7<sup>th</sup>, 5:30 p.m.*

*Fess Parker's DoubleTree Resort*

*Reagan Room*

*633 East Cabrillo Blvd., Santa Barbara*

Salad / Soup / Baked Potato Buffet and No Host Bar

\$30 per person if paid before November 19<sup>th</sup>

\$35 per person if paid between November 20<sup>th</sup> and December 3<sup>rd</sup>

\$40 per person paid at the door

Reserved Tables for 10 people are available

*RSVP to Leslie Yoon at [lyoon@silcom.com](mailto:lyoon@silcom.com)*

Mail Checks to Ellen Chase c/o Dawson & Dobbs

924 Laguna Street, Santa Barbara, CA 93103

To use a credit card, call Ellen at 882.1041

Validated Parking available – bring ticket into the auction



## INDUSTRY HOT TOPICS:

(The following articles are from the new ASWA news brief. For more information check out [aswa.org](http://aswa.org))

Published on *Psychology Today*  
(<http://www.psychologytoday.com>)

### Why has the glass ceiling become impenetrable?

By Ray B. Williams

Created Oct 17 2010 - 12:29pm

Call it a glass ceiling, glass wall or a glass floor - there is still a barrier blocking senior women leaders in organizations. High-powered executive and professional women are increasingly opting out of, being bypassed, or otherwise disappearing from the highly professional workforce. While this exists, true diversity in organizations will not happen, at least in the U.S. and Canada.

Yet women's participation in workplace and education continues to rise. In the U.S., women comprise 57% of all college students but only 26% of full professors and only 14% of University presidents. Despite being nearly 50% of law school graduates, women make up only 18% of law partners and only 25% of judges. Only 9.4% of jobs of Vice-President or higher are occupied by women according to a study completed by **Catalyst Corporation**.

The World Economic Forum's 2010 **Global Gendership Report** shows that the U.S. ranks 19 among the 132 countries studied in gender equity and Canada a surprising 20th in 2010. What's interesting is that when the study was done in 2006, the U.S. was 23rd and Canada was 14th. Which countries ranked at the top? Iceland, Norway, Finland, Sweden, and New Zealand. Canada is now actually lagging behind the U.S. in promoting women as leaders of organizations, even though Canada's reputation as a more liberal and socially conscious country is widespread. In Canada, women comprise just 2% of CEOs at Canada's 1,000 largest public companies.

"Nordic countries continue to lead the way in eliminating gender inequality," said Klaus Schwab, founder and executive chairman of the World Economic Forum. "Low gender gaps are directly correlated with high economic competitiveness. Women and girls must be treated equally if a country is to grow and prosper." In Nordic nations, women live longer, have high employment rates and often enjoy generous maternity and paternity schemes. There are more than 1.5 women for every man enrolled in tertiary education.

Ricardo Hausmann, director of the **Centre for International Development** at Harvard University and co-author of the report, said "Progress will be achieved when countries seek to reap returns on the investment in health and education of girls and women by finding ways to make marriage and motherhood compatible with the economic participation of women." Melanie Verveer, U.S. Ambassador-at-large for **Global Women's Issues**, says that the report "shows a strong correlation between gender equity and a country's prosperity and competitiveness." Making reference to the report, Vineet Nayar, CEO of HCL Technologies, a leading global IT company commented that the report "highlights serious gender inequalities that need to be rectified...not just out of fairness, but because companies are wasting talents and skills that can generate significant competitive advantage." Laura D'Andrea Tyson, an economics professor at the University of California, Berkeley, who was among the report's authors contends, "The bottom line here is that you don't fully capitalize on the potential of your talent base" without the full participation of women in an economy....There is a link between how well a country does on competitiveness and how well it does with the gender gap."

This position is supported by a **McKinsey** study. A 2010 McKinsey survey has shown that as the number of women participating in the work force has grown, their potential influence on business has become more important, with 72% of those surveyed believing there is a direct connection between a company's gender diversity and its financial success. At the same time, the study concluded the t companies have not successfully bridged the gap between men and women in top levels of management, reflecting that diversity is not an organizational priority. McKinsey's research on gender diversity and financial performance began in 2007 with its **Women matter: Gender diversity, a corporate performance driver**. That report found the 89 listed European companies with market capitalization over 150 million with the highest gender diversity also had the highest return on equity, operating results, and stock price. Respondents in the 2010 survey who believe in the connection between diverse leadership teams and financial success have grown to 72%. It's interesting to note that respondents in the Asia-

Pacific and developing markets rate gender diversity as a higher priority than North America.

There's evidence that female executives do more diligence than their male counterparts: A study by the **Conference Board of Canada**, found 72% of boards with 2 or more females conduct formal board performance evaluations, while 49% of all-male boards do. A study published by **Harvard Business School** found firms with female board members were more likely than companies with all-male boards to be leaders when ranked by revenue or profit. Research by Catalyst Corporation shows that Fortune 500 companies with the highest proportion of women in senior management significantly outperformed others with the lowest proportion in both return on equity and total shareholder return. Karen Lyness and Madeline Heilman reported in a study published in **The Journal of Applied Psychology**, that when women were promoted to upper-level management positions, they subsequently had higher performance ratings than men.

Why does the gender equity problem persist in North America and what can be done about it? Pamela Stone's in **Opting Out? Why Women Really Quit Careers and Head Home**, and Sylvia Ann Hewlett in **Off-Ramps and On-Ramps: Keeping Talented Women on the Road to Success**, argue that women are forced out of their careers by inhospitable workplaces, dominated by the masculine competitive model of organizations. They suggest this model may be at the root of preventing real diversity in the workplace from advancing. . A study by the Toronto-Dominion bank identified motherhood as one of the prime reasons for still significant wage gaps between the sexes.

Part of the problem is still how women are portrayed in popular media. On the one hand we want and expect women to take an equal leadership role to men, yet in popular media women are still portrayed as subservient and objectified, which has a significant impact on young people. **The Institute for Gender in Media** released a report that showed 71% of the speaking roles for the 50 top grossing PG, G and PG-13 movies had men's or boy's voices. Further, in three years' worth of children's movies ranging from fictional narratives to dramas and cartoons, female characters are mostly young, sexy, beautiful and passive sidekicks. One quarter of the female characters wore sexy attire. One in five was partly nude. One in five is under the age of 21. In those same three years of children's' movies, the content creators were almost all men, comprising 93% of the directors, 87% of the writers and 80 % of the

producers.

#### **What can be done?**

Among the respondents in the McKinsey 2010 survey in companies that have rated gender diversity important, actions such as flexible working conditions, family support programs, female networking programs and mentor programs were prominent. The McKinsey study concluded that one of the central problems in gender diversity progress appears to be the lack of championship by CEOs and senior executives, who appear to only support it for middle and lower levels of management.

**The Society for Human Resource Management (SHRM)** conducted a study to determine the challenges faced by working women and published their findings in **The Glass Ceiling: Domestic and international Perspectives**. In addition to the challenge of finding an appropriate balance between work life and home life, the study also cited isolation and loneliness, as well as being a woman in a man's world. Women tend to have to prove themselves to others, work harder and be better than male counterparts and very often have to ask for promotions, international assignments and other opportunities that may be offered to male peers. The SHRM study also offered suggestions on how women might better position themselves for promotion into higher-level positions within their organizations. Superiors' expectations of a woman's performance must consistently be exceeded and women wishing to advance have to learn to communicate in a manner that is comfortable to male managers. It is also important for women to seek out opportunities on their own and volunteer to work on highly visible and challenging projects the report stated. Finally, a mentor who can not only assist with the woman's development but who also has gained credibility and trust with other senior level managers, is invaluable in helping the individual and the organization in shattering the glass ceiling

Should companies consider setting voluntary internal targets, and work consciously to increase the number of women on boards and as CEOs? Targets are not the same as affirmative action, the model used in the U.S. which establishes quotas to correct historical under representation of certain groups. That practice has actually led to backlash and the questioning of these groups' abilities. Some experts, such as Harvard's Rosabeth Moss Kanter and Robin Ely, argue that a critical mass of women in senior leadership and on boards is required, and not at entry-level and mid-level positions. A recent study of corporate boards by the **Wellesley Center for Women** found that to have a critical mass of three or more women could

cause fundamental change in the boardroom and enhance corporate governance. In 2002, Norway passed legislation, instructing publicly traded companies to have at least 40% female board members by mid-2005.

In Canada, the Federal Government is actually leading the private sector because of the Employment Equity Act, which encourages preferential treatment in hiring women, the disabled, aboriginals and visible minorities. As a result, women occupy 27% of corporate jobs at Canada's largest federal and provincial crown corporations. Janet McFarlane and Jacques McNish, in their article in the **Globe and Mail**, cite the proactive work by Canadian bank TD Canada Trust, which in 1994 had only 8% of senior managers that were female, but by 2008, senior management was 34% female and middle management was 47% female.

In conclusion, it's apparent that glass barriers for females are still there for senior leadership in organizations, and the solutions are to embrace the concept of diversity, redefine our leadership model in organizations, reexamine the popular media views and biases of women and men, and have women bring value to and integrate into leadership structures. Our failure to do so may threaten our economic and social prosperity.

**Source URL:**

<http://www.psychologytoday.com/node/49257>

## [10 Tips to Make Your Office Healthier](#)

 October 12th, 2010 | Author: [Noobpreneur](#) |

Your career at the office has often needs a boost, but you need not look at how you impress the boss or play the office political game. You can work to get the upper hand by making your office better for your health. When your body functions better, you perform better in your job and that improvement by itself could provide the impetus that takes your career to the next level.

To help you get started, here are 10 tips to make your office healthier.

1. **Stop slouching:** When your posture isn't good, you risk permanent damage to your skeleton, muscles, and nerves. Sit up straight and keep your back against the back of the chair so your head and shoulders get the support they need to avoid strain. Make sure that your chair fits your body, allows your feet to naturally rest on the floor and makes it possible to have your arms at a 90 degree angle while working at your computer.
2. **Create a liberating decor:** You don't have to sit and stare at those drab office or cubicle walls and allow boredom and depression to overtake you. Improve your mental health by putting meaningful pictures on your walls to give you something to think and dream about. When stressful moments occur, a small photo of the spa where you have many relaxing moments.
3. **Get some plants:** Plants do more than just beautify your office: they help to naturally purify your air, keeping you healthier. The increased concentration of oxygen can give you that extra energy you need to tweak your job performance.
4. **Carry your lunch:** You no longer have to be lured into poor eating habits by following your coworkers to restaurants where dangerous menus threaten your wellbeing. Instead, bring your lunch so you can count your calories and monitor your nutrition. You will be healthier while saving money, the environment, and your time in the process.
5. **Improve your lighting:** Natural light will help you be more productive on the job. Replace the common fluorescent bulbs overhead with bulbs that emit a broader spectrum of light that more closely emulates sunlight. The better light will ease the strain that is on your eyes and enhance your mood, giving you an important edge in a competitive environment.
6. **Check up on the air you breathe:** If your work area is near a copier or laser printer, the particles those devices spew into the air could be killing you. Also, you should check with the building supervisor to see when the last time the air ducts and report high dust levels and flaking ceiling tiles. Report leaks air and water leaks too because they often lead to conditions that promote mold.
7. **Stretch:** Sitting too long can lead to tension in your body as well as stagnant mental processes and productivity. Take a

break ever half hour to stand up and move around. Stretch your hands, arms, legs, and back and occasionally go out for a short walk. Your mind will be refreshed, your energy will be restored, and the stress will leave your body.

8. **Ease up on the keyboard:** Don't press those keys so hard! Office workers make hundreds of thousands of repetitive motions every month while typing, so minimizing the impact will help your joints, muscles, and nerves stay healthier. Hard typing could prove to be a difficult habit to break, but if you do it, you will have a better life.
9. **Pass up the free food:** One of the worst hazards of office work comes in the form of food brought in by customers and vendors. Pastries, donuts, and cakes are the worst offenders, but so are some of the catered meals. Part of the problem is poor nutritional content, but much worse is the danger of eating too much. If you don't get control over your mouth intake now, you could develop weight problems that threaten your well-being.
10. **Create a pleasant aroma:** Aromatherapy can help make your office a healthier place to work. Bring in some oils and a diffuser to help eliminate stress and mitigate psychological issues in your mind. Stress is the silent killer in the modern workplace, so everything you do to combat it will help you live a healthier life.

Use these 10 tips to make your office healthier so you can excel at your job and in life.

*Today's guest post was contributed by John Brook who works for OfficeKitten.co.uk as a writer who reviews [presentation supplies](#) and [office supplies](#).*

## [Top 5 Mistakes in 401\(k\) Retirement Planning](#)

Most retirement investment vehicles are based in investments that have variable returns, including your 401(k) plan; however, if you are committing these 401(k) retirement planning mistakes, you are making getting a reasonable return that much more difficult:

**1. OVERCOMPLICATING ASSET ALLOCATION:** One of the most difficult decisions people face

when opening, or managing, a 401(k) retirement plan is how the 401(k) assets will be allocated. However, in reality, the average return earned over time (e.g. ten years) is the same (8 percent) regardless of the distribution. A much more important decision lies in how much you contribute.

**2. INVESTING JUST ENOUGH TO GET THE MATCH:** You may think this is an easy topic; just invest as much as your employer will match, but you would be short-changing yourself. Investing as much as your employer matches is a good start, but you should really be contributing 10 percent, or more, of your gross income if you want to maintain a standard of living in retirement that you enjoy now. The IRS allows you to contribute up to \$16,500 (for 2010), plus an additional \$5,000 if you are at least 50 years old; aim to match that figure; whatever your employer matches can just be a bonus.

**3. INVESTING IN A VACUUM:** In addition, do not make the mistake of investing your 401(k) plan as if you are single, unless you are and intend to be for the rest of your life. If you are married and your spouse also has a 401(k) plan or other retirement investments, you would be wise to hedge them against each other instead of pursuing a middle of the road strategy on both.

**4. INVESTING IN COMPANY STOCK:** Even if you receive incentives to invest in your company's stock, you may not want to. The risk is simply too big to sink your retirement into one company's stock, as opposed to hedging your investments or choose a fund (which is already hedged, as a matter of course), no matter how strongly you feel about your company. If you are very compelled to buy in to the company stock, see if you can get similar incentives by buying into the company independently from your 401(k) plan.

**5. PICKING FUNDS BASED ON PERFORMANCE:** Performance may be important, but it isn't everything. Returns are unpredictable, no matter how well hedged your investment may be. However, one aspect of your 401(k) plan that is predictable is the expenses involved. It is not unusual for 401(k) plan returns to be effectively eaten away by high fees and management expenses. Instead, choose a low-fee fund for your 401(k) investment; doing so has the same effect as contributing an extra percentage point to your 401(k) plan.

Credit Loan: [Top 5 Mistakes in 401\(k\) Retirement Planning](#)

<http://www.creditloan.com/blog/2010/10/18/top-5-mistakes-in-401k-retirement-planning/#ixzz12uNzWnbX>

<http://www.creditloan.com/>

Our Chapter sincerely thanks the following people and companies for their support!  
**Would you like to be on the 2010 list – contact Leslie Yoon or Ellen Chase**

*Special Thank You to our  
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## MARK YOUR CALENDARS!!

November 15 – Student Night. Where Are They Now: Words from Past Winners at Elephant Bar

**December 7 (Tuesday) – More Than Just Desserts Auction!!, Fess Parker's Doubletree**

December 11 - Unity Shoppe Telethon (Volunteer Opportunity)

January 10 – Tax Update

February 7 – How to Survive an IRS Audit

February 9 – IMA meeting on Paperless Office (contact Gail Giles for more details)

March 14 – Non-meeting, just send your \$25 donation to be left alone!

April 18 - Cooking Class (Post Tax Recovery!)

May 9 – IFRS Audit Update

The deadline for submissions to the December Newsletter is Friday, November 19, 2010.

Please submit to Ellen Chase at [ellen\\_chase@cox.net](mailto:ellen_chase@cox.net)



American Society of Women Accountants

***THE MISSION OF THE AMERICAN SOCIETY OF WOMEN ACCOUNTANTS IS . . .  
TO ENABLE WOMEN IN ALL FIELDS OF ACCOUNTING TO ACHIEVE THEIR PERSONAL, PROFESSIONAL  
AND ECONOMIC POTENTIAL AND CONTRIBUTE TO THE FUTURE DEVELOPMENT OF THE PROFESSION.***

**American Society of Women Accountants  
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