

FINANCIAL INFORMER

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Special points of interest:

- June Anniversary Celebration—June __, 2007 4-7pm
- Class Schedule for classes in our office:
- Classes Scheduled outside of our office:
- Kennen Ward's Grizzly Cubs on April 7:30 pm
- Santa Cruz Chamber Mixer on June __, 2006 4pm our office

25TH ANNIVERSARY CELEBRATIONS

Twenty five years is quite an accomplishment and we couldn't have done it without you! Our clients are our most valuable asset and the services we provide help them in their eventual transition to a successful retirement!

We began our celebration in March with a dine around celebration for our Advisory Council members and their significant others! What fun we had in sampling various restaurants in our own downtown Santa Cruz!

In June we will once again be sponsoring the Chamber of Commerce Mixer at our new office location. As we did last year, we will also have the Singing Marimba band for entertainment. All our clients will be receiving vouchers for free admission which will include a marvelously catered affair, wine, soft drinks and entertainment! We hope you'll all be able to join us! We hope it's comforting to



Our March 2007 Dine Around with our Advisory Council

know that with today's changing economic times, the one thing that will always remain constant, and be there for you, is Financial Resource Associates. We've been there for you for twenty five years and will be there for you for the next twenty five years!

For additional information on

our June 2007 Chamber of Commerce Mixer celebration, contact us at #458-1125 or use our 800 number which is #800-660-3720.

JUNE __, 2007
4PM TO 7PM

FEATURED CLIENT — ANNE LOBER, ESQ.

Each of our newsletters will be featuring one of our clients and this edition we're proud to introduce Anne Lober who was one of the founding partners of Divorce Help Line located on Mission Street. She has always felt strongly about non-conflict

resolution for divorce and as a mediating attorney has helped thousands of clients achieve divorce resolution in a respectful manner.

Anne also helped to found Thompson, Lober and

Williams, an Estate Planning firm. She realized that the estate planning issues faced by individuals and couples had a far reaching effect on their financial well being as well as that of their beneficiaries.

WHY CONSIDER A SECOND TO DIE INSURANCE POLICY???

Who benefits from a Second To Die Insurance Policy? These policies have been designed for the benefit of your heirs.

The cost is less than the traditional policy since it doesn't pay off until the second party dies.

parents die, their children are forced to sell real estate holdings and/or portfolio assets at a time that may not be advantageous to do so. By having a policy that provides funds at the death of the second person, the children have access to funds immediately. *If you would like a personal quote, give Todd a call at #458-1125.*



It's used to assist the heirs (usually your children) in paying estate taxes as well as other final expenses.

Protecting your heirs....

Frequently, when

*A True Story of
Grizzly Bears Growing
Up in The Wild!!*

KENNEN WARD BEAR EXTRAVAGANZA

On April 20th Kennen and Karen Ward will be hosting another of his marvelous shows at the Rio Theater.

Kennen and Karen will present the premiere of Kennen's new documentary film "Making Tracks". A movie about grizzly bear cubs!

This is a special event celebrating the spirit of Earth Day.

RIO THEATER

7:30 pm

Admission: \$14

Seniors: \$11

Proceeds benefit the Conservation Alliance and UCSC

Recreation Department

DIVORCE SHOULD BE RESPECTFUL

Divorce doesn't need to be vindictive. It doesn't need to be expensive. What it does need is to be respectful. As a CDFA (Certified Divorce Financial Analyst) we assist our clients in reaching a mutually

agreeable settlement.



Equal doesn't always mean fair & equitable

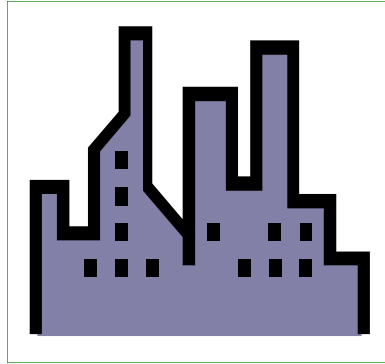
We review all assets and debts and provide our clients with various scenarios we feel are fair and equitable.

If you are facing a divorce, give us a call.

#458-1125

POTPOURRI...

- Order a free credit report at www.freecreditreport.com
- Before buying your next house, check out the CLUE report.
- Before purchasing either life or health insurance, request an updated MIB report (Medical Information Bureau).
-



Caption describing picture or graphic.

Tips to Remember...

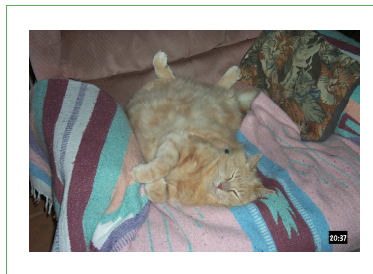
WHO ARE YOUR BENEFICIARIES??

Do you know who your beneficiaries are? Has it been awhile since you filled out the forms naming your

beneficiaries? It's time to re-check those listed on your group term through your

Employer as well as on any life policies or retirement accounts! Don't assume...Make sure!!

OUR ECONOMIC TIMES



By: Lisa Rosenau
Vice President—Asset Mgt.

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As we approach the Spring Equinox, be sure to look around you at the beauty and wonder that we all share. Unfortunately most of us are on such a fast track between our work life and out-of-work life, that we tend to overlook the nice things in life. We need to remind ourselves of all the things we have to be grateful for. Let's try and make a point to be grateful for all the things we have instead of focusing on what we don't have. Happy Spring from all of us at FRA!

ELAINE KIERNAN

LISA ROSENAU

TODD CORGILL

SAVANAH

HANNA

Securities disclaimer.....

POSTAGE

TO: