

MARCH 2011

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Commodore: Georgie Olsen

Editor: Liz Campbell

Asst: Frank & Sharon Sullivan



CIYC is located at Lat 34° 09' 48.9" N; 119° 13' 35.6" W

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Channel Islands Yacht Club

currents



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**SCYA Mid Winters Race
February 19th & 20th, 2011**



Message From The Commodore Georgie Olsen



To all Members,

Here we go at the speed of light. This is the March issue and we have already had so many wonderful things happen at the Club.

The month of February was filled with many enjoyable events. Our Black and White Ball was spectacular. Many thanks to Joyce for not only working hard with Opal Gilpin and her decorating crew to make the room gorgeous, but the delicious dinner that was cooked by her Epicureans but also served and cleaned up after the meal. The Catawailers were enjoyable as well. Everyone danced the night away and some of the pounds we put on with the great meal.

The Superbowl party hosted by the Carlsons and the Sullivans was great fun as well. It's wonderful to know we all handle rooting for our respective teams and still end up great friends. Doesn't matter who wins or loses we all laughed, ate and drank our way through a special day. Thanks Cary you are doing a great job at coordinating these fun times.

Our Beefeater's put on a great dinner as well they have always made our Beef dinners special and a bit different each time. It will be up to all of US this month to get in and show your support for our home away from home. As you all know we have Opening Day on April 3. You won't get another currents in time to prepare, so here are some tips. Get your uniform in order (Blue Blazer, white shirt, and white pants, skirt, or reasonable walking shorts). Roll up your sleeves and help Cary get our Club in Ship Shape. Enter the Bristol boat contest but most of all attend this very special day at YOUR Club. Make every effort to be part of the hard work it takes to keep our house neat and clean. New members, this is a great opportunity for you to get to know the ins and outs of our club. All of us must work as a team together to let the other Yacht Clubs know the greatness of Channel Islands Yacht Club.

Club Rental

The **CIYC dining room facility** is available for rent
for private parties to members, or non-members sponsored by a member.

Please contact **Rear Commodore Cary Verstynen**
or **Rental Manager Sharon Sullivan 805-985-6155** for scheduling and rates.

Help us help the Club to be Prosperous!





Message From The Vice Commodore Connie Calo



To our Yacht Club family:

What a great party!!!! Ed and I want to thank everyone for your love, support and generosity. Our hearts are so full and we are so lucky to have this wonderful extended family. So many of our friends commented on the feeling of love that was at the Club that night. We are still amazed by the turnout.

This past week has been a difficult one. Ed's tumor continues to grow and invade other areas of the brain. Ed sleeps most of the day and is becoming very weak. He continues to be upfront and unafraid. I get a lot of courage from him. He also is not in any pain and is peaceful in his rest.

Please continue with your prayers. We love you all.

Connie and Ed



Message From The Rear Commodore Cary Verstynen



Well February is behind us. Thanks to all the people who helped with the February shipshape, Vidar and Mamie Bech, Doug Buckingham, Mary Foster, Joyce Sheridan, Nancy Latham, Chris Mc Pherson, Skip Preston and Graham Paine.

In February we also had our health inspection, we passed with a few minor write ups. A big thanks to Mary Foster, Joyce Sheridan, Jackie Biederman and Dick and Georgie Olsen for helping get the kitchen ready for the health inspection.

As you can see, we can get a lot done with volunteers. In the month of March, I plan to have two ship shape Saturdays to get the club ready for opening day in April. So, the club can use all the volunteers that we can muster up. Also I can use some cooks for Wednesday and Saturday night dinners. What ever you want to volunteer for around the club, let myself or one of the other commodores or board members know. Thanks to all of you for your support of the club through out the month.

Have a great month and come see and visit your fellow members at the club.

Cary Verstynen.





Message From Channel Islanders First Mate Sue Warden

Happy Anniversary Islanders!

What a fantastic Month! It started out at the end of January with a few of us ladies, Mary Foster, Ann Carlson, Ruth Hatcher and myself being invited to the "inner sanctum" of the "man cave". The Beefeaters had their change of watch dinner for the new "USC", my husband, Tom Warden. We all had a wonderful time and what an experience! It was like dining with the Knights of the Round Table. The tables were elegantly set with candles and of course the food was delicious. they really know how to put on a show. Thank you fellas.

The Islander's "field trip" was a smashing success! Seventeen of us showed up for lunch at La Dolce Vida and the food was fantastic, with Joyce who doesn't care much for pasta, she "ate the whole thing"! Rancho Ventavo had a great selection of wine for us to sample and of course browsing the gift shop was an added bonus. The girls found an adorable boutique at Heritage Square and found themselves squeezing in a little shopping. Fun was had by all! Thank you Nancy for all your hard work in putting this together.

Everything is going quite well, although I do have an opening for Corresponding Yeoman. If anyone is interested in taking the position we would love to have you come aboard. Its actually a fun job. I did it for the last month and really enjoyed it, thanks to our bookkeeper Pat and Francene Thomas. They were a great help. If this sounds like something you would like to do, please call me. I also want to thank Kitty for taking over the position of Ways and Means...I know we'll have a great time working together this year.

For those of you who are new to the Islanders and would like to participate more...here's your chance. We are always in need of an extra pair of hands to assist us with decorating and setting tables. The more the merrier and the job gets done faster so we can go on to more important things...like eating, drinking and dancing! Please don't hesitate to call Nancy Latham or yours truly...we'd love to have you!

As you may already know, the Islanders Anniversary Dinner is March 19th, so don't forget to sign up. Joyce has put together a wonderful menu, and our Commodore, Georgie will be our guest speaker. We will be raffling off a great door prize...a Kindle electronic book, so please come.

I can't express enough how much we appreciate all your donations and with Opening Day plans in full swing, every little bit counts to make it a spectacular day. You can drop your donations in the envelope at the bar. We thank you for your generosity.

I do have to say one more thing, it does my heart good when I see the care and the love we have for one another. Liz had a big move and with all she does for our club, it was nice to see so many show up to her house and help her pack. You are all wonderful!

Ed and Connie we love you and your always in our prayers.

Everyone try and stay dry or better yet, don't get blown away. I'll see you at the club!

Sue
Your First Mate



Anglers' Corner

By Frank Sullivan

WSB grow out pen update:

Don Dickey and I went to the **Hubbs SeaWorld Hatchery** meeting Wednesday February 9th. We learned several interesting things.

The Hubbs staff believes that they have finally resolved the problem that was causing disease in the hatchery produced fish. They are now producing the next groups of fish for delivery.

They expect to begin making deliveries in March and April. We are one of the grow out facilities that can handle the most fish. Our Capacity is 11,000 juvenile fish per tank. So we may get a total of 33,000 fish. If this occurs we will need to continue the excellent care that the White Sea Bass Team members have shown in the past few months. We will also need a lot of help in transporting fish from the tank trailer to the pens. I will keep you posted on the schedule. I expect we will be asked to release the fish by the end of February. We will need to clean and inspect the pens to take the next delivery. We may also have to put the net and feeder in pen #3 before delivery.

Some of the Growout facilities have had incidence of cannibalism. This was usually where there was insufficient feed being provided or different size fish in the same tank. We have not had this problem so far. The indicators are wound on the heads of the morts.

The next meeting will be at the **Carlsbad Hatchery facility on June 8th**. They will give tours of the facility if we want. Let me know if you wish to go. It is a long drive so if enough want to go perhaps we can rent a Roadrunner shuttle or organize a car pool.

Upcoming events:

March 12th – the Annual Anglers Lobster dinner will be changed this year, we are partnering with the Beefeaters and will have Lobster and Steak! Watch for the sign up announcements.

May 22nd – In Harbor fishing Tournament.

"Big Fish of the Month"

\$50 prize

is awarded at the end of every month...however; you can only win once per year. Legal fin fish only and no sharks.

"Big Fish of the Year"

At the end of the year there will be a Big Fish of the Year award for \$100.00. it does not have to be one of the monthly winners, it can be a tournament fish or not, so if you win one month don't quit, the next fish you catch may be worth \$\$\$\$





Tim Haapanen & Deke Klatt
Association of Santa Barbara Channel Yacht Clubs
High Points Trophy

UNITED STATES COAST GUARD AUXILIARY
2011 PUBLIC EDUCATION BOATING SAFETY COURSES

<u>CLASS</u>	<u>DATES/TIME</u>	<u>LOCATION</u>
SUDDENLY IN COMMAND	MARCH 10 Thursday 7-9 P.M.	4100 Harbor Blvd, Oxnard

**Learn what to do in an emergency. Class for new sailors,
 First mates and families. Tuition
 Contact: Jeff Berry (805) 607-5235 email**



DONATIONS
ENVELOPE
FOR

April 5th

OPENING DAY

In the bar

CHECKS ONLY

CHANNEL ISLANDERS



1972 was reported a banner year for fishing. Salmon were weighing in at 15 lbs. to 25 lbs. each. White Seabass were brought in at 35 lbs. to 40 lbs. Red snapper and Calico Bass were also abundant. Just ask Ginny Johnson, Jim Donlon, Vince Doud, Ray Reese and others too many to mention. Don't we wish it were that way today!

A popular event sponsored by the Channel Islanders was the **Grannie Cruise**. All the grandmothers in Club attire boarded Wes Brown's 47 ft. schooner SEASCAPE for an island cruise. It was quite an elegant sight to see them all in their blue and whites. The first cruise was in 1969 and continued for several years.

The **Oakley Predicted Log Race** was named for **Capt. A.A. Oakley, an awarded Sea Captain, river and harbor pilot**. He and his wife, **Trudy** did a good job promoting log racing at CIYC. Every year in October racers from all over California come to the annual race and awards. Don and Carole Olin continued the tradition and worked very hard to make Predicted Log Racing what it is today. Come on out and be a racer or observer sometime, it really is a fun thing to do.



unknown



Ken Thornall



Leo Foster

In **1973** there was a **fashion show** like no other. The models paraded for us in elegant styles.

But take a second look!!! **The models were our own Men.** It was hilarious!! Here are some of the entrants.

More history news next time. **Beverly**

WHO ARE THE BEEF EATERS?

By

"El Abogado" Thomas Warden, U.S.C.-2011
Ultimate Supreme Commander

In mid-2002, the Channel Islands Yacht Club provided self-help dinners for its members. The dinners were cooked by the general members and a typical Saturday night dinner consisted of chicken dishes with little variety. Periodically, there were some beef dinners, but the bulk of the dinners were dull and without flair.

It was suggested by Paul Hatcher that a select group of men would create an elite cooking experience to provide beef based, exceptional dinners on a monthly basis for the club. Profits from the special dinners go to CIYC.

After obtaining approval from the Board of Directors, and with the assistance of then Rear Commodore Dave Gable, the Grand Order of the CIYC Beef Eaters was formed.

A Bill of Faires (by laws) were drafted by our founder, Paul Hatcher. There were about 29 original members which became the Class of 2002. Ten of the original members are still members of the Beef Eaters.

The Ultimate Supreme Commander, USC, is elected each year to lead the schedule of dinners, select a group of apprentice cooks, and promote the mission of the CIYC Beef Eaters. The formal mission statement is:

"Dee Mission of the Beef Eaters shall be yo betterments of Saturday nights dinners of Male Dominance of yo CIYC kitchen."

Membership is by invitation only. Camaraderie comes with the participation and success of each dinner.

Each class of membership is designated by the year of the apprenticeship with successful completion of at least four dinners for each apprentice during the year. The first was the Class of 2002. We now have the Class of 2011 in training. The red aprons designate the apprentices in the Beef Eater program. The white chef jackets designate the regular cooking members. The black chef jackets designate the past USCs for each of the years the Beef Eaters have been in existence.

Each dinner shall be headed by an experienced Beef Eater, a Captain. The Captain will be in charge of preparing a menu, purchasing the ingredients, including the beef selection, preparing the dinner, and presentation of the dinner. A menu is approved by the USC. The cooking crew is made up of experienced member-cooks and apprentice cooks as selected by the USC. The oversized pepper mill was obtained by Skip Harkson. It has plaques naming the USC for each year. The cutlass symbolizes the authority of the USC.

We now have 29 active members and the enthusiasm in the Beef Eaters is stronger now than in past years. We plan to bring you the best dinners and themes we have to offer, and occasionally our own style of entertainment.



Galley News
Cary Verstynen

MARCH WEDNESDAY NIGHT DINNERS

SERVED AT 6:30 p.m.

\$10.00

**Check your Weekly Emails and
Bulletin Boards for Menus and Details**

March 2, 2010

Dinner

March 9, 2010

Dinner

March 16, 2010

St. Pat's Dinner

By Paul Paulin

March 23, 2010

Dinner

MARCH SATURDAY NIGHT DINNERS

SERVED AT 7:00 p.m.

**Check your Weekly Emails and
Bulletin Boards for Menus and Details**

March 5, 2010

Epicureans' Dinner

March 12, 2010

**Anglers' & Beefeater
Steak and Lobster Dinner**

March 19, 2010

Islanders Anniversary Dinner

March 27, 2010

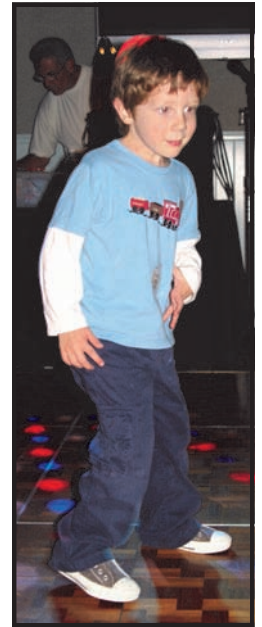
No Saturday Dinner (Sunday Brunch instead)



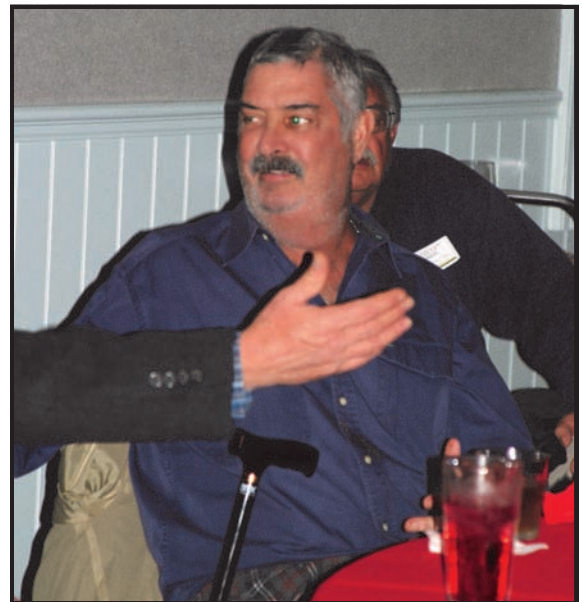


We love you Ed!!





We love you Ed!!



A TALE OF THE WHALE

Mark Your Calendars--March 20, 2011

Hooray!! It's that time of year again! Time to get your boats, your crew and your guests ready for this outstanding March water event—also known as the Whale Watching Cruise in which lots of exuberant CIYC members take their boats out in hopes of enjoying sunshine, calm seas, and a whale spotting or two. Dolphins are known to be a part of this annual event and are always a welcome sight—especially if there are no whales to be seen. Interested? Well, here's my story:

All boats will rendezvous around GINA at 10:00 a.m. We'll all go slowly (some more slowly than others) and try to spot a whale while monitoring Channel 71. While you're out looking around, think of a story, or poem or song (fact or fiction) that you would like to share with the group at the Club following the ocean outing. Any questions so far?!

After seeing all the whales we can handle (one would be great), we'll meet back at the Clubhouse at **4:30 p.m.** That will give everybody a chance to put their boats away. We'll begin our contest sharply (?) at 5:00 p.m. and Commodores Georgie Olsen, Connie Calo and Cary Verstynen will be our distinguished judges. They will cast their votes for the best story, poem, song or whatever. We have no intention of leaving out those who didn't go to sea. ANYONE is eligible to get into the act. A Deed of Gift will be posted on the entry way bulletin board for those wishing to study the rules, but keep in mind that for the most part there are no stinkin rules. Fun is the key element. And if you and/ or your team are the winners, just imagine the thrill of having your name(s) engraved on the Moby Dick Trophy. It just doesn't get any better!

As in the past, we'll be serving complimentary **HOMEMADE SOFT TACOS, REFRIED BEANS AND MY CHOCOLATE CHIP COOKIES** immediately following the trophy presentation. Once again, everyone is welcome.

So right now—while you're still reading this article—walk to your calendar and mark the date—March 20. We'll look forward to seeing AND hearing from you then! Also, this is a great opportunity to take advantage of our Club's Buddy Boating Signup Sheet located in the Cruising Book in the bar. Those skippers who would like to take other members and guests, please be sure to put your name on the list. And those members who would like a ride, be sure to check it out. If, by any chance the small craft warning flag is flying, the cruise will be officially cancelled as a club event. We'll still all meet in the bar to tell stories of what might have been! Let's hope for smooth seas and sunshine!

Ruth Hatcher, Whale Watching
Cruise Chairperson



March 2011



Channel Islands Yacht Club

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 <i>British Brass Band @ CIYC—7:00</i> <i>Bar Opens @ 5pm</i>	2 <i>4pm Islanders BOD Meeting</i> <i>Wed .Night Fun night & Bingo</i> <i>Dinner 6:30</i> <i>Bingo 7:00</i>	3 Movie night-6pm	4 HAPPY HOUR 4-6 Appetizers	5 9am shipshape 7pm Dinner Epicureans
6 Sunday afternoon at CIYC Bar opens 1pm	7 Board and card Game night.	8	9 <i>2pm Bridge group</i> <i>Wed .Night Fun night & Bingo</i> <i>Dinner 6:30</i> <i>Bingo 7:00</i>	10 7-9pm in Dinning Room Suddenly in Command Class by USCG-Aux	11 HAPPY HOUR 4-6 <i>Birthday Bash</i> potluck	12 <i>7pm Anglers' & beefeater</i> <i>Steak and Lobster Dinner</i>
13 Day Light Saving Sunday afternoon at CIYC Bar opens 1pm	14 Board and card Game night.	15 6:30 Board Mtg	16 <i>Wed .Night Fun night & Bingo</i> <i>Dinner 6:30</i> <i>Bingo 7:00</i> <i>St Pat's Dinner</i>	17 St Patrick's Day Movie night-630pm	18 HAPPY HOUR 4-6 Appetizers	19 7pm Islanders Anniversary Dinner
20 Sunday afternoon at CIYC Bar opens 1pm	21 Board and card Game night.	22	23 <i>2pm Bridge group</i> <i>Wed .Night Fun night & Bingo</i> <i>Dinner 6:30</i> <i>Bingo 7:00</i>	24 Movie night-630pm	25 HAPPY HOUR 4-6 Appetizers <i>7pm Gen meeting</i>	26 9am shipshape NO DINNER
27 11am Brunch bunch Sunday afternoon at CIYC Bar opens 1pm	28 Board and card Game night.	29	30 <i>Wed .Night Fun night & Bingo</i> <i>Dinner 6:30</i> <i>Bingo 7:00</i>	31 Movie night-630pm	Bar Hours Sunday 1pm to close, Mon-Thr. 5pm to close, Closed Tuesday except 1st Tue. of the month. Fri & Sat 4pm to close .	



April 2011



Channel Islands Yacht Club

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Bar Hours Sunday 1pm to close, Mon-Thr. 5pm to close, Closed Tuesday except 1st Tue. of the month. Fri & Sat 4pm to close .						
3 8am Boat Parade Noon CIYC Opening Day	4 Board and card Game night.	5 British Brass Band @ CIYC—7:00 Bar Opens @ 5pm	6 4pm Islanders BOD Meeting Wed .Night Fun night & Bingo Dinner 6:30 Bingo 7:00	7 Movie night-630pm	8 HAPPY HOUR 4-6 Birthday Bash Potluck	9 7pm Beefeater Dinner
10 Sunday afternoon at CIYC Bar opens 1pm Newport to Ensenada race	11 Board and card Game night.	12 6:30 Board Mtg	13 2pm Bridge group Wed .Night Fun night & Bingo Dinner 6:30 Bingo 7:00	14 Movie night-630pm	15 HAPPY HOUR 4-6 Appetizers Newport to Ensenada race	16 SBCS Cruiser Nav#1-VYC No dinner Newport to Ensenada race
17 Sunday afternoon at CIYC Bar opens 1pm Newport to Ensenada race	18 Board and card Game night.	19	20 Wed .Night Fun night & Bingo Dinner 6:30 Bingo 7:00	21 Movie night-630pm	22 HAPPY HOUR 4-6 6:30 TGIF	23 NO DINNER
24 EASTER 1pm Easter Brunch	25 Board and card Game night.	26	27 2pm Bridge group Wed .Night Fun night & Bingo Dinner 6:30 Bingo 7:00	28 Movie night-630pm	29 HAPPY HOUR 4-6 Appetizers	30 8:30 Capt meeting 7pm Dinner Epicureans Port Royal Regatta





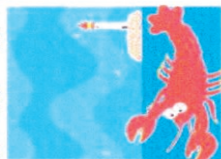


**Black & White
February 12th**



Saturday. March 12, 2011

7:00 p.m.



Annual Anglers' Dinner Steak and Lobster

Prepared by Beefeaters, Dave Gable and Crew

\$30.00

Prepaid Reservations required

You may make reservations in the Dinner book or by

responding by e-mail to reservations@ciyc.com

Reservations will not be confirmed until check or a receipt for Cash, Credit Card or Club Card is placed in the reservations envelope in the book. See receptionist at the front desk to pay.

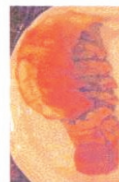
Menu

Salad, 1/2 lb Lobster tail, 1/3 lb Filet Mignon, Potatoes,

Vegetable and Dessert

Limited to 95 Dinners

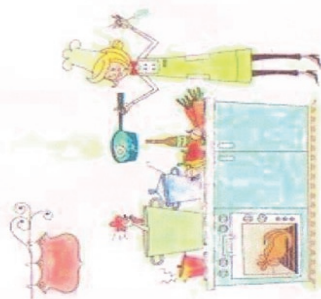
Stand-by accepted after that.



Epicurean Dinner

March 5th

Chef Nancy Latham



Apricot Glazed Cornish Game Hens

Rice Pilaf W/ Dried Apricots and Pecans

Roasted Asparagus

Fossed Spring Salad

German Chocolate Cupcakes

\$15.00



PLEASE JOIN US FOR THE

CHANNEL ISLANDERS 46TH ANNUAL
ANNIVERSARY DINNER
CHANNEL ISLANDS YACHT CLUB

SATURDAY, MARCH 19, 2011

COCKTAILS - 5:00 P.M.
DINNER - 7:00 P.M.
\$20.00 Per Person

GUEST SPEAKER: Our 2011 Commodore -
Georgie Olsen

Joyce Sheridan and her Epicureans will prepare our spectacular fare
Which includes.....

Tossed Salad
Rack of Lamb
(Chicken upon request)
Roasted Red Potatoes
Minted Peas
A Surprise Anniversary Dessert

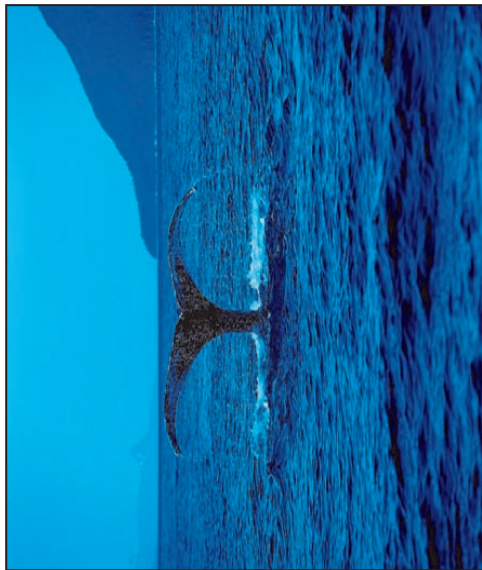
RESERVATIONS ARE A MUST!!

Please call.....
Sue Warden, First Mate (805) 985 3311
Nancy Latham, Second Mate (805) 985 3897

Or Sign up in the Reservation Book in the Bar.

CIYC Whale Watch and Moby Dick's Tale Contest

March 20th, 2011 10am-4pm



We'll depart the docks at **10am** for the open sea in search of whales on their northern migration. The lead boat will have a naturalist from Island Packers' on board who will provide commentary on the sea life that we encounter (we'll use VHF channel 71 for this and other inter-boat communications).

The plan is to return to CIYC by about 3-4pm. The entries into the Moby Dick's Tale Contest can be a poem, limerick, skit, story, or ? having to do with seeing, being, or looking for whales. The taco dinner should start about 4pm where contest entries will be judged and winners announced.

The sign-up sheet will be in the cruising binder and be sure to indicate whether you have room on board to take extra members along. Members that would like to come along, but need a spot on a boat should also sign up and we'll try to match boats and people.

Doug Buckingham



Black & White Ball February 12th



CAYC'S BRUNCH

**THE BRUNCH BUNCH PRESENTS
"SUNDAY CHAMPAGNE BRUNCH"**

MARCH 27, 2011
11:00 A.M. TO 1:00 P.M.
\$20.00 PER PERSON

FEATURING

CARDING STATION
Slow Roasted Prime Rib Roast with Garlic Au Jus
Pineapple Glazed Ham

WAFFLE BAR
Served with warm buttered syrup and your choice of toppings

OMULET BAR
"EGG-SECTIONAL"

DELICIOUS SIDES
Fresh Green Beans baked with peppered almonds & soy sauce glaze
Tri-Color Potato Alexia
Bacon & Breakfast sausages
Assortment of scrumptious breads

SALADS
Baby Blue Salad with Balsamic Vinaigrette Dressing
Sliced Fruit Platter
Imported and Domestic Cheeses

DESSERT
Make your own "ICE CREAM SUNDAY BAR"
Mini Cheesecakes

RESERVATIONS REQUIRED, PLEASE SIGN UP IN THE RESERVATION BOOK IN THE BAR, OR CALL FRANCENE AT 805-964-2505 By March 24





**SCYA Mid Winters Race
February 2011**





SCYA Mid Winters Race
February 2011



Birthday/Anniversary Bash - "Friday, March 11th"

*Come and join us for our monthly celebration for members whose birthday
or anniversaries are in March.*

Bring "munchies" to share and there is always a great birthday cake!

*Any questions see **Rosemary Lippert**.*



March Birthday Celebrations are: *Marnie Bech, Jerry Haines,*

Ken Thomas, Carol Lazzarevich, Debi Howarth, Mary Sensabaugh, Ann Carlson,

Keith Moore, Diane Van Arsdall, Paulette Underwood, Ed Thompson,

Ellie Babbe, Rita Wendland Decaussin, Pat Heatherly, Tim Haapanen,

Jennifer Olcovich, Andrea Kucera, Virginia Gage, Sue Speas, Keith Kucera,

Jim McCulley and Nancy Berger.

March Anniversaries are: *Ed & Connie Calo, Dan & Shelly Ward, Tony & Ellen*

*Ferraro, Ted & Daphne Hetherington, Vidar & Marnie Bech, Norman & Karyn Gren-
cius, Bill & Vera Cline, Jerry & Michelle Haines & Tom & Carole Naylor*



APRIL ARTICLES DUE MARCH 15, 2010

Email articles to:

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Ad Size	Dimen- sions High x Wide	Inside Pages	Inside Back	1 year -20%
Biz Card	2.0"x 3.5"	\$18/mo.		\$172.80/yr.
1/4 page	4.5"x 3.5"	\$28/mo.		\$268.80/yr.
1/2 page	4.25"x 7"	\$48/mo.		\$460.80/yr.
Full page	7"x 9"	\$78/mo.	\$95/ mo.	in/\$748.80 bk/\$912.00



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VOTED AGENT OF THE YEAR

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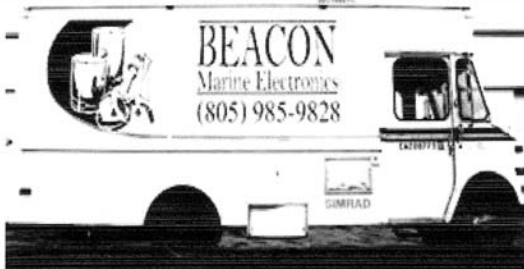
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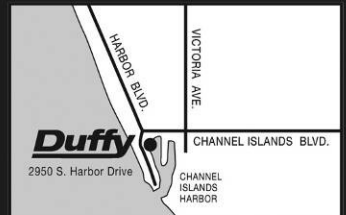
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