

The May Chamber meeting opened with welcoming two new members: Teresa Onoda, a landscape artist, and Jeanne Dowell who has started a new business called Green Buddha.

Announcements:

Jay Ingram regarding the 4th of July celebration in Moraga

- Buy a rocket for the fireworks! Support our town's celebration.
- Small car show is developing; got a car to show?
- Magic show - come see

Green Rheem - 2nd. Thursday of every month

- local wines and foods plus a movie about living in a sustainable way on our planet

Topics for the morning: Understanding these Financial Times & Managing Cash Flow

1. Speaker: Mr. Mark Sweetland, Regional Vice President - The Hartford

He framed the discussion of our present financial challenges by saying that this crisis differs from others in our history because today there are multiple failures: banks, housing, auto industry, investment firms, etc. But he also said that 1) investing during a recession is profitable; 2) historically, after every past recession the market has gone on to new highs; 3) that financial decisions should not be made on emotion.

For more information on his presentation, please open this attachment, "Personal Recovery Guide", prepared by The Hartford.