

ANOTHER IN A SERIES OF EDUCATIONAL LUNCHEONS FOR BUSINESSES AND INDIVIDUALS

A Luncheon with SCORE speaker John Bjeldanes

Dealing with risk in uncertain times and how to minimize operating leverage while maximizing financial leverage

Mr. Bjeldanes will also explain how to manage cash flow, how to reduce costs and how to avoid bankruptcy.

He holds an MBA and is the risk manager for five western states and is risk manager for the United States Hockey Governing Body.

Mr. Bjeldanes has more than thirty years of experience in small businesses and has owned and operated several companies that specialize in rehabilitating insolvent companies.

He is currently a financial planner and management consultant, specializing in entertainment facilities and community centers and is the Chief Financial Officer of the San Diego office of SCORE.

Mr. Bjeldanes is Finance Chairman for the Salvation Army and the Ray and Joan Kroc Center.



Tuesday, February 17, 2009, at Bernardo Heights Country Club
Reception 11:30 AM • Luncheon at Noon

Please specify your menu choice(s) when replying by email or phone:

Chicken Picatta Lemon Mushroom Caper Sauce. With rice pilaf and seasonal organic vegetables
or

Crispy Crusted Tilapia Over Thinly Sliced Vegetables with Herbed Lemon Butter Sauce & Rice

The cost of the luncheon is \$20 for RBBA members and \$30 for non-members.

THANKS TO OUR LUNCHEON SPONSOR:

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Larry McIntyre-858-487-5148

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This Luncheon is Hosted by



The Rancho Bernardo Business Association

The public is invited. • Questions are welcomed.

**Seating is limited. RSVP by February 13th to 858-451-3406
or email Mary Stanton at: marys@RBBusinessAssociation.com**