

**C.A.R.E. PROGRAM
MEMORANDUM**

TO: HEATH & ASSOCIATES INVESTORS
FROM: MARGO HAMILTON, REGIONAL MANAGER
DATE: MARCH 4, 2005
SUBJECT: INVESTORS MEETING -- MARCH 30, 2005

Dear Investors:

We are pleased to inform you that, in partnership with the offices of Assemblyman John J. Benoit and Riverside County Supervisor Jeff Stone, we are planning a second Investors Meeting on March 30 from 10:00 a.m. to 12:00 p.m. The meeting will be located at the Riverside Convention Center, Ben Lewis Room, in downtown Riverside (please see the map on this web site). There is plenty of free convenient parking and traffic should be minimal after 8:00 a.m. The speakers for this meeting will include Robb Evans, SEC Attorney David Brown, Riverside County Assistant District Attorney Rod Pacheco, Assemblyman Benoit, and Riverside County Supervisor Jeff Stone. I will facilitate the meeting and C.A.R.E. Program staff will be there to assist you in any way possible.

The purpose of the meeting is to provide a forum for you to receive information directly from the speakers. Because we are expecting up to 800 or 900 investors, it will be challenging to answer all the potential questions you may have in a 2 hour period. A way to streamline this process will be for you to write your question(s) on the enclosed ½ page form and mail it back to us or bring it with you to the meeting. My staff will collect them from you at the door, sort them, remove the duplicate questions, and assign the question to the appropriate speaker. This does not mean that we are disallowing questions from the floor; we are simply trying to be time efficient to be most fair to everyone. Of course many of your questions may be answered during the speakers' initial presentations to you. **We would also appreciate your calling our toll free number (800-476-7506) to RSVP your attendance** and that of any investors you may tell about the meeting. You may leave a message to report the number of people attending – it is not necessary to leave your name. (To bypass the informational greeting, press 5 and leave your message.) This will help us plan for the correct number of attendees.

My staff and I are optimistic that this letter finds you still hopeful that a positive outcome will prevail in this case. Confucius said, *“Our greatest glory is not in never falling, but rather in rising every time we fall.”* I know that in many ways you have risen valiantly throughout this crisis. As we have communicated with so many of you throughout these many months, we want you to know that you remain our inspiration. We have marveled at a great strength in you that no one has been able to steal. We are quite certain that your wonderful mix of trust, resiliency, and faith will never be duplicated in our generation -- or any others. Our hats are off to you for your courage. We continue to invite you to call our 800 # for information or support if you feel the need. It is our honor to serve you.

Sincerely,

Margo Hamilton, Regional Manager

From the desk of...

MARGO HAMILTON
RIVERSIDE COUNTY C.A.R.E. PROGRAM
Address: 43950 E. Acacia, Hemet, CA 92544
Phone: 800-476-7506

DIRECTIONS TO RIVERSIDE CONVENTION CENTER

3443 ORANGE STREET, RIVERSIDE, CA

MARCH 30, 2005 – 10:00 AM – 12:00 PM

From Hemet Area

Take either 215 North to 60 West
Or Highway 79 and Gilman Springs Rd.
to 60 West
Exit Market Street, turn Left
Go to Fifth Street, turn Left
Riverside Convention Center the second
driveway on the left next to the Marriott

**From San Bernardino/Victorville
Area**

Take 215 South which becomes 91 West
Exit Mission Inn Avenue, turn Right
Go to Market Street, turn Right
Go to Fifth Street, turn Right
Riverside Convention Center the second
driveway on the left next to the Marriott

From Palm Springs Area

Take 10 West to 60 West
Exit Market Street, turn Left
Go to Fifth Street, turn Left
Riverside Convention Center the second
driveway on the left next to the Marriott

From San Diego Area

Take 15 North
Connect to 215 North
Connect to 60 West
Exit Market Street, turn Left
Go to Fifth Street, turn Left
Riverside Convention Center the second
driveway on the left next to the Marriott

From Los Angeles Area

Take 10 East
Connect with 15 South
Connect with 60 East
Exit Market Street, turn Right
Go to Fifth Street, turn Left
Riverside Convention Center the second
driveway on the left next to the Marriott

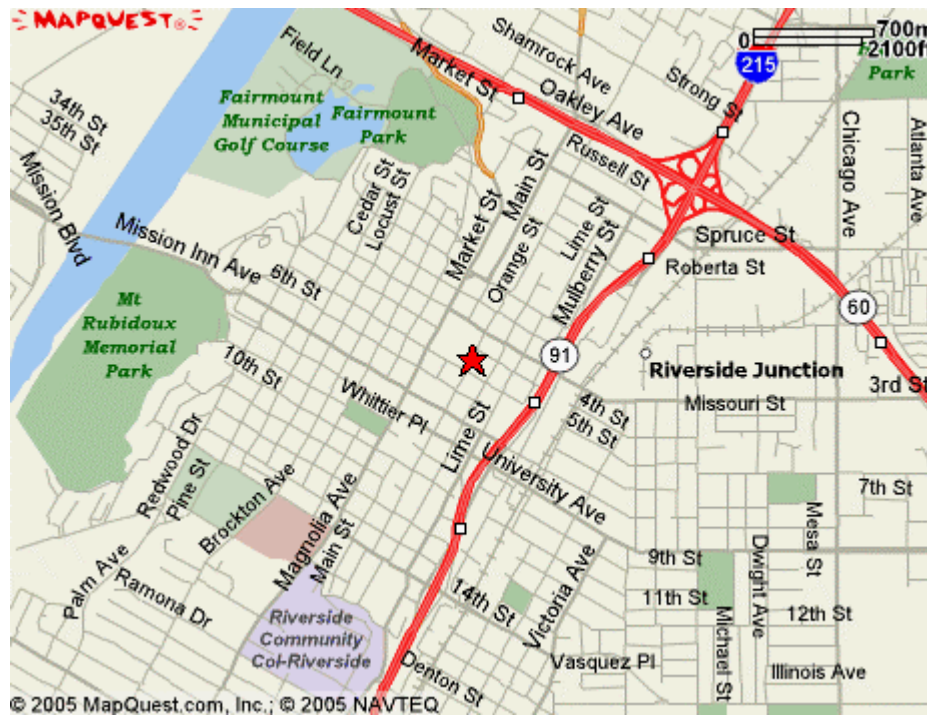
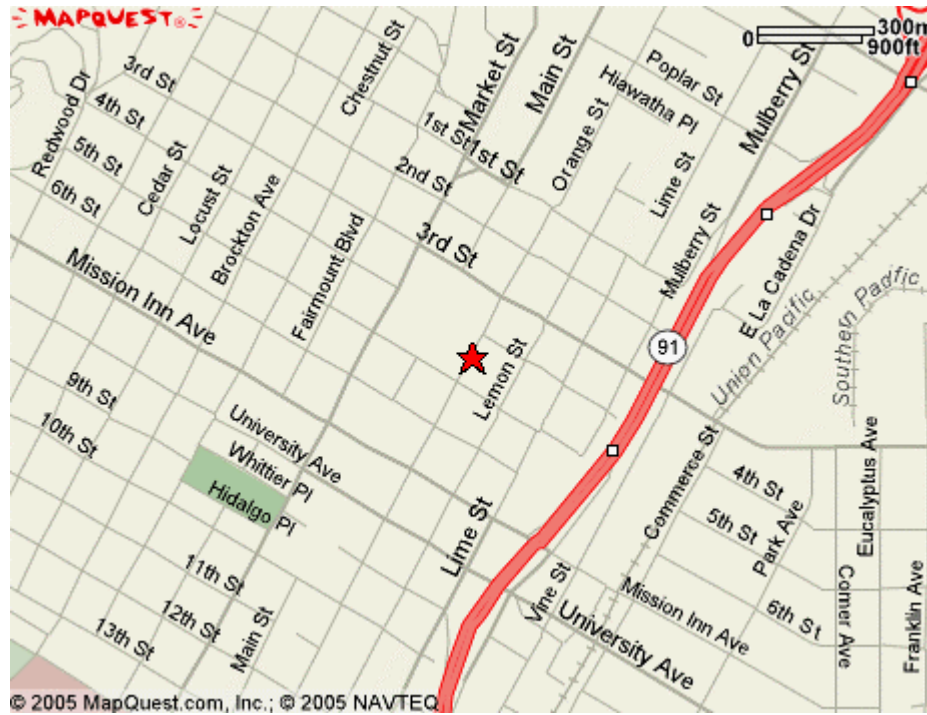
From Orange County/Beach Cities

Take 91 East
Exit University Avenue, turn Left
Go to Market Street, turn Right
Go to Fifth Street, turn Right
Riverside Convention Center the second
driveway on the left next to the Marriott

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3443 ORANGE STREET, RIVERSIDE, CA

MARCH 30, 2005 – 10:00 AM – 12:00 PM



**HEATH INVESTORS MEETING
MARCH 30, 2005**

Your Name (optional): _____

Question(s): (Please print)

This question is for:

- Robb Evans** **David Brown** **Rod Pacheco**
 Assemblyman Benoit **Supervisor Stone** **C.A.R.E. Program**

**HEATH INVESTORS MEETING
MARCH 30, 2005**

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 Assemblyman Benoit **Supervisor Stone** **C.A.R.E. Program**