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BANKNOTES

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A note to our friends from **Arlene Kulzer, President & CEO**

Dear Friends,

During a recent luncheon at the Glendale Civic Center sponsored by the North and West Valley Chamber Alliance and Westmarc, Gov. Janet Napolitano recapped her State of the State address. She defined her "One Arizona" plan as being based on education, foundation, and innovation, and described the West Valley as "vibrant and thriving." Gov. Napolitano also added that we West Valley citizens face challenges as we expand our reach, including raising education standards and meeting the medical needs of a diverse and growing population. As the rest of the country becomes acquainted with "our end of town" via the media and professional sports, I would like to encourage us all to take stock of what we have, and what we have left to do.

The progress we have made as a community has been achieved the old fashioned way through dedication and hard work. ACB is pleased to have been a part of many projects, both large and niche market, which have helped increase the quality of life, both private and business, in the West Valley.

The governor spoke of innovation as being a key to her vision of One Arizona. Many ACB clients seem to possess an unusual degree of innovation, and a strong spirit of volunteerism. I have no doubt that whatever remains to be done to secure the West Valley's position as the finest place to live and work in the country, we are up to the task.

Best wishes,

Arlene

Greetings from Iraq

ACB Welcomes Stacey Morrison



Arlene Kulzer, President/CEO of Arrowhead Community Bank, is pleased to announce that Stacey Morrison has joined the bank as Vice President and Compliance Officer. In this position, Stacey is responsible for ensuring the bank is in compliance with all applicable state and federal regulations, as well as providing training and support to the Board of Directors and bank staff in all areas of compliance.

Stacey has more than 18 years of experience in banking. Most recently, she worked in the corporate compliance department for BOK Financial, a multi-bank holding company based in Tulsa, Oklahoma. She began her career with a community bank in her hometown of Denver. She has held several positions, including branch manager and regional operations manager at community banks and large financial institutions.

Stacey attended the University of Southern Colorado in Pueblo, Colorado, and during her career has taken numerous continuing educational courses, including Compliance and Advanced Compliance Schools through the American Institute of Banking (now called the Center for Financial Training), which is supported by the American Bankers Association. Morrison plans to realize a longtime goal in 2007 by becoming a Certified Regulatory Compliance Manager.

Pamela Springer to serve on the Arizona Board of Cosmetology



Pamela R. Springer, Executive Director of The Skin & Makeup Institute of Arizona, has received an appointment from Governor Janet Napolitano to serve on the Arizona Board of Cosmetology. Ms. Springer becomes the first in the field of aesthetics to be bestowed with this honor.

The Skin & Makeup Institute of Arizona is located on the southwest corner of 75th Avenue and Greenway Road. The Institute's 6,500 square foot educational facility offers skin care and spa treatments to the public using state-of-the-art equipment and procedures such as microdermabrasion and chemical peels. For information call, 623-334-6700 or visit the website at www.smi-a.com.

The Skin & Makeup Institute of Arizona graduating elite aestheticians

Yahoo's Hot Jobs just reported that there is an urgent need for skin care professionals (aestheticians) due to the increase in population seeking services that will enhance their appearance. In the Valley, The Skin & Makeup Institute of Arizona is keeping up with these demands by graduating most elite aestheticians. Industry leaders in the spa and medical environment recruit many of their students prior to graduation because of the Institute's innovative training and state-of-the-art equipment.

The Institute's various programs and class schedules are flexible. Students can learn and then earn in one week, two weeks, 5

months or 9 months. Programs offered:

600-Hour Aesthetics Program where you learn innovative spa treatments, microdermabrasion and chemical exfoliation.

Professional Makeup Program trains you in the understanding of the ever-

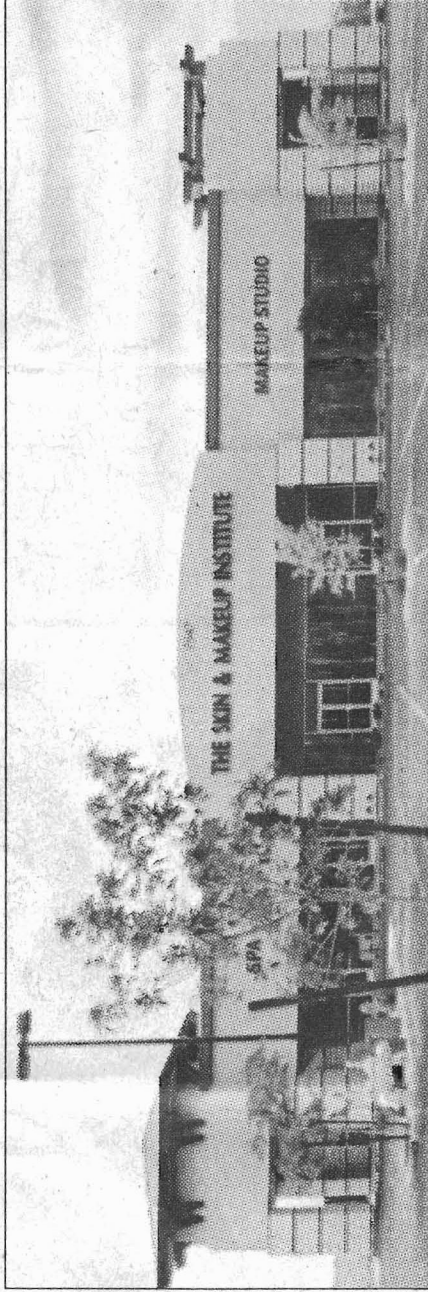
changing trends in the beauty and makeup industry.

Practice of Aesthetics in a Medical Office features breakthrough technology of Laser training and patient care.

Permanent Makeup Artistry offers a comprehensive and basic program. Paramedical

procedures such as areola restoration and repigmentation for the patient who has had reconstructive surgery as well as camouflaging scars or loss of pigment are popular procedures in the medical environment.

A variety of financing programs including VA loans are available. Give them a call (623) 334-6700 or visit their website www.smi-a.com and click on their calendar for the next Informational Career Night. Attend and you will learn all your options, get your questions answered and receive a gift certificate for a spa facial. ☐



12 Weeks to a better life at Arizona School of Dental Assisting

The Arizona School of Dental Assisting (ASDA) was founded through the efforts of Dr. Enrico DiVito and Ms. Lisa Weber. The school has been open and operating as a post secondary school since 2001. Dr. DiVito has recognized the need for well-trained dental assistants and has found it difficult to find good assistants since opening his practice in 1980. Ms. Weber has been a dental assistant since 1981. Her expertise encompasses supervision and clinical instruction of future dental assistants. Our mission is to prepare individuals

with the knowledge and technical proficiency that will allow them to become immediately employable in a dental office upon graduation.

The Arizona School of Dental Assisting is the fast and affordable way to change your life! 12 Weeks to a Better Life!

For further information on the Arizona School of Dental Assisting, or to receive an application, feel free to contact us: 1825 E. Northern Ave., Suite 225

Phoenix, Arizona 85020

Telephone: 602.678.7061

www.azdentalassistants.com ☐



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the surrounding community. As we pursue our mission all students and staff to be educationally prepared, ethically responsible, and emotionally and physically disciplined, remain committed to continuous improvement and increased student achievement. We believe in the concept of developing the whole person. We believe the responsibility of a school extends beyond academics and it should provide a nurturing environment as well as a full life experience in which a child can grow and learn. One of the pluses of this school is the small class sizes. The children receive quality education in a private school environment with an average class size of 1 teacher to every 20 students. We are sponsored by the National School Lunch Program, providing nutritious free or reduced meals to those students who qualify. We also have before and after school programs assisting students who require additional support with their studies. For fun and relaxation students can participate in our after school extracurricular activities.

For more information please call 623-972-0331/623-974-0355 or visit our website www.youngtown.edu