Date: April 11, 2014

To: Pat Keon, Coral Gables Commissioner

From: Howard Schachter

. 1401 Baracoa Avenue, Coral Gables, FL 33146-1907

(C) 305-934-5952 E Mail: howms@aol.com

Re: Insurance Advisory Board

Resident of Coral Gables since 1999

Graduated from Penn State University in 1973 with a BS in Business Administration.

MBA in Finance from Duquesne University in 1975

Government Auditor in Washington County (PA) 1976

Loan Officer at Greater Miami Federal 1976-1980

Insurance Agent since 1980. Specializing in health, life, disability, long term care and annuities for individuals, families and business groups.