

AUGUST 2015

HELLO WORLD



Sophia Chen, Senior Research Assistant at SRI International, has a sweet hobby! At night, she raises money for charity by baking and making ice cream. And what baking it is! Delicious chiffon cakes, cheesecakes, coffee cakes, pound cakes, carrot cakes, as well as cute mice candies made by Chris Lee, Sophia's neighbor. All of Sophia's desserts are served up with no icing because she says they are just sweet enough.

Several years ago, Sophia learned how to bake by taking a class in Taiwan put on by the American Flour Association. At that time, only 10% of the home kitchens in Taiwan had ovens, and this was an effort to sell more American flour to consumers. Her younger daughter, Alina, is also an amazing baker. Her older daughter, Jennifer, used her MBA in marketing to develop the name Cloud 9 Cheesecake for her mother's dessert; it is so light that you feel like you are on cloud nine when you are eating it. The hobby is a family affair; even her husband, Edward, pays for all the ingredients, because 100% of the revenue goes to charity.

The revenue from the baked goods, sold between Thanksgiving Day and New Year's Day and at the SRI Holiday Craft Fair, is given to the Westside Infant-Family Network (WIN). WIN connects families with community resources to help them stabilize and thrive. Sophia was introduced to WIN by her son, Emory, who is a social worker.

Sophia used to be addicted to ice cream and often had the urge to taste it, eat a little and then eat a little more until the whole carton was gone! What to do? As a researcher, she found out where the professionals from Baskin-Robbins, Ben and Jerry's, Dreyer's® and Häagen-Dazs® learned the science and technology of ice cream. She and her husband then went to Pennsylvania State University for an eight-day class on making ice cream. If you were at the credit union's 2014 Annual Meeting, you may have enjoyed her ice cream. Sophia's husband is a member of the California Rare Fruit Growers. The unusual and rare type of mulberry he grows is used to make flavorful mulberry ice cream.

Most bakers have their secrets, and Sophia has a secret ingredient. When she bakes, she thinks about the person who will receive the food and puts a little extra love into the recipe. You can actually taste this when you eat her Cloud 9 cheesecakes!

At SRI International, Sophia researches medical biomarkers. Her findings may improve the health of the world. If you would like to improve your financial health, drop in or give us a call and ask about our new 5/5 mortgage loans. The low rates will make your mouth water – although not as much as Sophia's cakes will!

Steve Bowles
CEO/CFO

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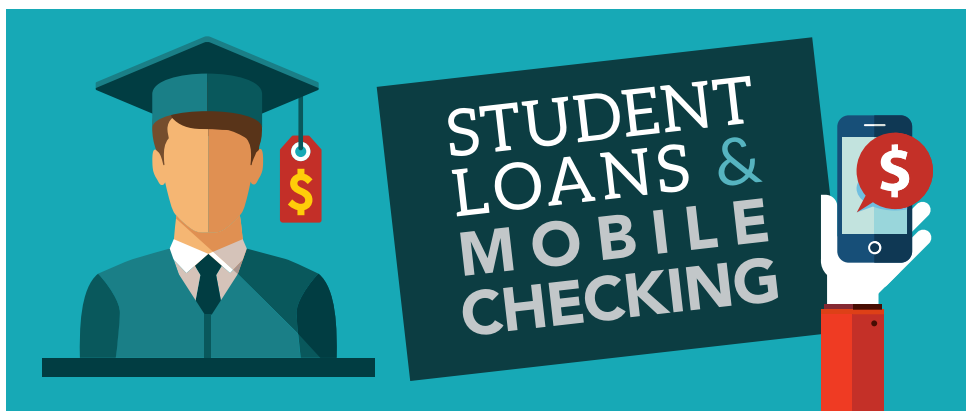
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