

NOVEMBER 2023



CANYON LAKE
GOLF CLUBS

Thanksgiving is November 23rd



GOLF

BULLETIN

Canyon Lake Men's Golf Club 2023 Board of Directors

President	Thomas Scudieri	602-799-2100 thomasscudieri@yahoo.com
Secretary/VP	Chris Poland	415-740-7892 cpoland@cdpce.com
Treasure	Eric Schrader	408-966-6690 snjsshrks@att.net
Major Tournaments	Jesse Beecher	626-922-5005 jesse@wrigleybum.com
Tournament Assistant	Collin McCaffery	951-237-0768 mccafferycollin@yahoo.com
Tournament Assistant	Jon Keigwin	951-522-1220 keigwinjon@gmail.com
Public Relations	Bob Jacobson	951-236-2995 barbnbob1@gmail.com
Green Committee	Dave Nickel	310-930-6801 d.g.nickel@twc.com
Membership/Rules	Mike Pinto	714-279-9280 aj59@socal.rr.com
Handicap	Ted Smykla	858-740-6402 smyklated@gmail.com
Wednesday Game	Vern Kelch	951-345-0124 vjkelch@aol.com
Wednesday Assistant	Chuck Newsom	951-244-5621 inlandchuck@gmail.com
Social	Fred Espinosa	951-956-1944 Fespi123@yahoo.com
Social Assistant	Vern Kelch	951-345-0124 vjkelch@aol.com

Club Historian	Travis Montgomery	951-244-5193 tamontgomery@verizon.net
SCGA Rep.	Dudley Thompson	951-244-6505 ithomso2@aol.com
Golf Pro	Pat Kemball	951-246-1782 patkemball@pga.com

The Men's Golf Club Board of Directors Meets the First Wednesday of Each Month

2023 Tournament Schedule

Sweetheart Tournament	February 12
Spring Kickoff & SCGA 4-Ball	March 11 & 12
Member/Guest	May 6 & 7
Men's Club Championship	June 2-4
President's Cup	June 17 (start)
Stag Day	September 9
Monster Day	November 8
Member/Member	November 18 & 19
Christmas Tournament	December 10

Canyon Lake Men's Golf Club Mission Statement

Promote Honesty and Integrity in the game of golf.
Promote the enjoyment of, and participation in, the game of golf for all members. Arrange games and tournaments that are fun, fair and inclusive. Provide financial disclosure and administer the Club's assets in a professional and business like manner.
Promote sportsmanship and care for the golf course.

President's Message by Tom Scudieri



The course has reopened and is looking great. Remember that we will be **cart path only** for a while. It is our responsibility to protect the course and follow the rules. As always, fill in your divots and adhere to the 90-degree rule. During our course closure, I hope all of you had an opportunity to enjoy golf at other area golf courses, visit family or just take a break and relax.

Now that the course is open and we're back to golf, November is going to be a very busy month with tournaments. We have the Monster tournament on Wednesday November 8th and the Member/Member tournament November 18th & 19th. Please sign up for these tournaments ASAP. Also, don't forget to plan ahead for the Christmas tournament on Sunday, December 10th.

Jesse sent out a notice on Thursday and Saturday Team play. Billy Furlong is the Thursday captain and Jesse is the Saturday captain. If you're interested in Team play, contact Billy or Jesse.

We have been using "Live Scoring" for our Wednesday games and our tournaments for the last few months. This is the way of the future, please start utilizing it. If you need help, ask a board member or fellow player for assistance.

Looking forward to seeing you all on the golf course.

Tom Scudieri

President's Message

By
Linda Johnson



Well, still hot as I write this letter, the middle of October. Perhaps we will just skip fall and go into winter? The over seeding is in progress, giving us opportunities to golf in far away or nearby courses. The C.L.A.P.P.S. Invitational is this week in Las Vegas. I hope you all came home winners.

The 2023 Board hosted the annual Appreciation Luncheon for our members that supported the club this year: assisting with Junior Golf Camp, working on the check in table every Tuesday, working on the Men's Clubs Tournaments, being a big sister to our many new members, serving on a committee this year and volunteering when needed. The Board thanks you.

The 2024 Officers were elected at our October General Meeting: President Kathy Homewood, Major Tournaments, Ura Furry, Tuesday Chairperson, Mary Burns, Handicap Chairperson, Ann Blay, Recording Secretary, Barbara Spraul, Treasurer, Gerry Meeks, Membership, Sheri Rawlins, Corresponding Secretary. Claudia Pinto, and Rules Chairperson, Marilyn Bridges. Congratulations Ladies.

We will, again this year, be holding our annual canned food drive, beginning on Tuesdays in November. We hope to exceed last year's donation of over 500 food items. Donations from all the clubs are welcome. If you have any questions please contact Barbara Spraul, she is our chairperson again this year.

Our next Tournament is our Jack and Jill Turkey shoot on November 14th. The sign-up sheet is in the pro shop. Contact Kathy Voss, Kathy Homewood or Sheri Rawlings for information.

I hope your Halloween was Happy, and I wish you all a Blessed Thanksgiving
Linda

Canyon Lake Women's Golf Club 2023 Board of Directors

President	Linda Johnson	285-5050
Major Tourn. Chairperson	Ina Pickard	244-3052
Handicap Chairperson	Kathy Homewood	403-3124
Tues. Tourn. Chairperson	Norma Yarbrough	775-7705
Recording Secretary	Barbara Spraul	244-6540
Treasurer	Ura Furry	244-1910
Membership Chairperson	Sheri Rawlins	714-875-1803
Corresponding Secretary	Claudia Pinto	714-270-3160
Rules Chairperson	Mary Burns	650-766-6765

Women's Golf Club Board of Directors Meets the First Tuesday of Each Month General Board Meetings

2023 Tournament Schedule

Valentine	February 14
Club Championship	March 14, 16, 21
Member/Guest	April 18
President Cub	May 16, 23
Couples Eclectic	June 6, 9
Senior Tournament	June 20, 27
Member/Member	Sept 19, 26, 28
Jack & Jill	November 14
Christmas	December 12

Canyon Lake Women's Golf Club Mission Statement

Our Mission is to create and maintain a friendly atmosphere in which golfers of all abilities can participate in, and enjoy, the game of golf. We will promote our primary objective through camaraderie, social events, tournaments and recognition.

We encourage equitable competition through proper handicapping, utilizing USGA standards

We strive to be a source of pride and enjoyment for our members, guests and our community of Canyon Lake

Tuesday Sweeps

October 3, 2023

Game: Gross/Net

31 Players = \$62.00

Monthly Gross Winner Lorrie Applegate 101

Monthly Net Winner Babette Stubbs 71

A Flight 9 Players = \$18.00

KK Beecher	1 st Low Gross	85	\$6.00
Babette Stubbs	1 st Low Net	71	\$6.00
Dena Kuhns	2 nd low Gross	89	\$3.00
Kathy Voss	2 nd Low Net	72	\$3.00

B Flight 7 Players = \$14.00

Lorrie Applegate	1 st Low Gross	101	\$7.00
Janelle Blanchard	1 st Low Net	77	\$7.00

C Flight 11 Players = \$22.00

Maxine Whalen	1 st Low Gross	108	\$7.00
Linda Hudson	1 st Low Net	77	\$7.00
Christine Collier	2 nd Low Gross	115	\$4.00
Barbara Mensch	2 nd Low Net (c/o)	85	\$4.00

D Flight 4 Players = \$8.00

Linda Johnson	1 st Low Gross	114	\$4.00
Elaine Kenniston	1 st Low Net	75	\$4.00

Chip Ins

Mary Burns
Linda Kamashian
Dena Kuhns
Kathy Voss
Jeannette Williams

Birds

KK Beecher
Dena Kuhns
Babette Stubbs

Closest to the Pin

A Flight

Gerry Meeks 3' 2" \$8.00

B Flight

Barbara Lewis 1' 0" \$7.00

C Flight

Ann Blay 11'11" \$11.00

D Flight

Linda Johnson 10' 11" \$4.00

Mystery Hole #12

A Flight

KK Beecher	\$4.00	Net 2
Babette Stubbs	\$4.00	Net 2

B Flight

Lorrie Applegate	\$1.00	Net 4
Janelle Blanchard	\$1.00	Net 4
Darlene Cortez	\$1.00	Net 4
Ura Furry	\$1.00	Net 4
Kathy Homewood	\$1.00	Net 4
Barbara Lewis	\$1.00	Net 4
Donna Nunes	\$1.00	Net 4

C Flight

Carrie Collins	\$3.00	Net 3
Lou DeYoung	\$3.00	Net 3
Linda Hudson	\$3.00	Net 3
Barbara Spraul	\$3.00	Net 3

D Flight

Linda Johnson \$4.00 Net 3



in association with
USGA

Most Improved Golfer Report

Southern California Golf Association

Canyon Lake Men's Golf Club

Handicap Index Revision Range: 9/26/2023 - 10/26/2023

<u>GHIN Number</u>	<u>Golfer Name</u>	<u>Starting Handicap Index</u>	<u>Ending Handicap Index</u>
9929777	Bob Jacobson	17.2	14.1
9247951	Felipe Ochoa	11.2	9.6
1509850	Chris Kuminkoski	4.2	3.2
9063401	Wayne Curtis	15.7	14.0
9927550	Ralph Brack	10.1	8.9
9040060	James Musser	31.8	29.5
9221013	Robert Scott	17.7	16.3
9276355	Lawrence Mensch	13.7	12.7
718704	Terry Voss	17.1	16.0
9075958	Don Potenza	21.9	20.7
9292692	Don Raworth	17.1	16.1
11640254	Manny Garcia	13.4	12.6
9265246	Brandon Mojarro	1.0	0.6
8701381	Corky Wyrick	10.7	10.0
9719081	Tom Mershon 7460	20.5	19.6
9705740	Victor Flores	16.4	15.7
9687971	Dan Rawlins	4.3	3.9
2842456	Randy Moore	14.6	14.0
8689025	Carlos Ramirez	19.9	19.3
9396965	Tom Faia	12.0	11.6
167248	Dave Carlson	18.5	18.0
11643106	Shane Barber	23.3	22.7

Total Golfers: 22

Page 2

Report Execution Date/Time: 10/26/2023 1:34:40 PM

Instructions for determining the Most Improved Golfer

Add 12 to the player's Handicap Index at the start date. This value is A. Add 12 to the player's Handicap Index at the end date. This value is B.

Divide value A by value B, calculating to three decimal places. This is the improvement factor. The player with the highest improvement factor should receive the most improved player award.

Example:

Starting Handicap Index: 24.3 | Ending Handicap Index: 16.2

Value A: $24.3 + 12 = 36.3$ | Value B: $16.2 + 12 = 28.2$

A / B: $36.3 / 28.2 = 1.128$

Improvement factor: 1.128

CORE MISSION

Ch-Ch-Ch-Changes

2024 UPDATES TO THE WORLD HANDICAP SYSTEM

By **Kevin O'Connor**,
Managing Director,
Member Services

The World Handicap System™ (WHS™) is being updated effective January 2024. There are four key changes being implemented:

Reduced Minimum Course Length for Score-Posting Purposes

There will be an updated low-end limit for courses to be issued a Course Rating™ and Slope Rating™ of 1,500 yards for 18 holes or 750 yards for nine holes. This is a reduction from the current minimums of 3,000 yards for 18 holes and 1,500 yards for nine holes. Southern California has the largest segment of courses in the country in this yardage category, approximately 65, which will become eligible for score posting for handicap purposes. The ratings will be provided to these facilities and become available on GHIN.com and the GHIN Mobile App in early January.

Treatment of Nine-Hole Scores

When a player posts a nine-hole score, the WHS will automatically calculate an 18-hole Score Differential™ for the round, based on the player's nine-hole Score Differential and their current

Handicap Index®, allowing the nine-hole round to be considered in the player's Handicap Index calculation right away.

The Score Differential will be a combination of the nine holes played along with an expected score based on the player's Handicap Index. It is important to note that the expected score is based on the average Score Differential of a player with a given Handicap Index and a normal distribution of scores — so it is not specific to each player. The expected score is not course specific and not related to the nine-holes played. As an example, it is not the “back nine” of a course if the nine-hole score played was the front nine.

Note 1: If fewer than nine holes are played, the score is not acceptable for handicap purposes.

Note 2: Play of a rated nine is required for a score to be acceptable for handicap purposes.

The above is significantly different than what has happened historically when a player has posted a nine-hole score. An 18-hole Score Differential has been created by combining two nine-hole Score Differentials. This resulted in a nine-hole score waiting to be combined, sometimes for a significant time until another nine-hole score has been posted. The

new procedure will be far more responsive and equitable.

10-17 Hole Scores

Rounds of 10 to 17 holes receive an 18-hole Score Differential with an expected score value for holes not played. When 10-17 holes have been played, a value is calculated from the holes played (must include a rated nine). Then, the expected score procedure is used for any holes not played. Lastly, these values are added to determine the 18-hole Score Differential.

Note: The player will be required to post their score hole by hole when 10-17 holes are played, so the appropriate Score Differential can be calculated from the holes that were played to combine with the expected score for the holes not played. Score-posting tools will provide this capability.

The new procedure differs from what is in place today. Currently, when 10 to 13 holes are played, scores made on holes 10 through 13 are disregarded and a nine-hole score is posted. When 14-17 holes are played, net par is used for the remaining holes to allow an 18-hole score to be posted. The new procedure generally eliminates the use of net par for holes not played.

REVISION SCORES							HANDICAP INDEX: 15.5		
Start	Type	Rate	Score	C.R./Slope	FDI	HIH	ISH	Adj	
*	A	4/10/24	89	72.2/135	—	14.1	—	—	
*	N	4/07/24	43	35.8/130	—	15.5	—	—	
	H	4/03/24	96	71.7/130	—	21.1	—	—	
	A	4/01/24	100	71.3/133	—	24.4	—	—	
*	A	3/25/24	91	71.5/133	—	16.6	—	—	
	A	3/22/24	95	72.2/135	—	19.1	—	—	
*	A	3/20/24	78 (16)	72.4/126	—	14.0	—	—	
*	A	3/15/24	88	72.2/135	—	19.2	—	—	
	H	3/13/24	98	71.7/130	—	22.8	—	—	
*	H	3/11/24	93	71.7/130	—	18.5	—	—	
	H	3/09/24	94	71.7/130	—	19.4	—	—	
	H	3/05/24	96	71.7/130	—	21.1	—	—	
	A	3/01/24	97	70.6/131	—	22.8	—	—	
*	A	2/26/24	90	71.5/134	—	15.6	—	—	
*	H	2/25/24	90	71.7/130	—	15.9	—	—	
	A	2/20/24	101	72.2/135	—	24.1	—	—	
	A	2/14/24	99	71.5/129	—	24.1	—	—	
	A	2/12/24	94	70.0/128	—	21.2	—	—	
	A	2/04/24	95	69.0/125	—	23.5	—	—	
	A	1/30/24	104	71.4/129	—	28.6	—	—	

Handicap Review

Handicap Review is an integral part of WHS, with such a review recommended at least annually for members of a club. Handicap administration software will include additional reports, analyses and notifications to identify players with abnormal scores and provide recommended actions for the Handicap Committee to consider. In certain scenarios, this will include a recommended amount of adjustment to the Handicap Index. This enhancement does not preclude a Handicap Committee from acting in relation to the Handicap Index for other reasons. ■



For more Handicap Hints, visit scga.org/whs-hub

CLAPPS Invitational Golf Tournament – Henderson, NV



The Canyon Lake Association of Past Presidents (**CLAPPS**) hosted an invitational golf tournament in Henderson, NV October 17 and 18 at The Revere Golf Club. 36 Canyon Lake golfers and two guests (26 men and 12 women) played two rounds of golf at Revere, one round on each of their two courses, with the weather in the pleasant upper 80's. For many years, the **CLAPPS** held a golf getaway and invited the **CLIPPS** (Women's golf club past presidents) to join them. Last year several non CLAPPS and CLIPPS were invited to join the group in an October tournament in Henderson. This year, the **CLAPPS** opened the tournament to all members of the Canyon Lake golf clubs. It was the CLAPPS intention to hold an annual fall tournament held in the greater Las Vegas area, as was done for many years during course closure. That event would attract 80-100 players.

The tournament this year was an individual Stableford format with two flights for the men and two flights for the women and a skins game by flights. The golf course was pretty challenging and on **Day One** Todd Wines garnered **32** points (1-point net bogey, 2-points net par, etc.) to lead Men's A Flight and Terry Voss with **34** points led B Flight. These seem like pretty good scores until you add in the women's flights. With **35** points, Gerry Meeks in Women's A Flight surpassed the men. But wait, with **36** points in women's B flight, Paula Hirsch led the entire field of players. Only the highest points in each flight were awarded prizes on Day One.

On **Day Two**, the leaders in all four flights on Day One were able to maintain their respective leads. The Day One and Day Two scores were combined to determine the overall winners down through six places for the men and four places for the women. On Day Two the overall winners switched, with Terry Voss leading the field with 71 combined points, followed by Todd Wines, Gerry Meeks and Paula Hirsch. Those winning prizes overall for all flights and their points were: Women's A Flight – Gerry Meeks 62 pts; Donna Nunes 60 pts; Kathy Voss 51 pts and Alice Giambra 47 pts. In Women's B Flight – Paula Hirsch 59 pts; Claudia Pinto 57 pts; Emma Magill 46 pts and Maxine Whalen 37 pts. In Men's A Flight – Todd Wines 66 pts; Shannon VanDruff 64 pts; John Giambra 62 pts; Steve McCain 61 pts; John Reed 59 pts and Jon Evans 58 pts. In Men's B Flight – Terry Voss 71 pts; Tom Hirsch 68 pts; Bob Neberman 66 pts; Vern Kelch 59 pts; Mike Pinto 57 pts and Bob Jacobson 52 pts.

Prizes for the Stableford tournament and skins were presented at a sumptuous buffet dinner at the South Point Hotel, where a majority of those in attendance stayed at really reasonable rates. All in all, 27 of those playing came away with either a Stableford or skins prize, that's about two-thirds of the field.

Thanks go to the **CLAPPS** for hosting the event, led by Gary Bradford and assisted by Joe Kama-shian, John Reed, Jon Evans, Barry Talbot and Travis Montgomery. And special thanks to Mike Pinto who did the computer scoring for the tournament.

Stand by for word on a tournament next year!



CLWGC FALL FOOD DRIVE



The Canyon Lake Women's Golf Club is having a food drive for those in need in our area.

Please bring a donation of non-perishable food to the Magnolia Room on any of the following Tuesday play days:

November 7, 14, 21

The food will be donated to Helping Hands 501(c)3 community service organization. This organization serves local areas including Canyon Lake.

Needed canned/boxed items include Hot & Cold Cereal, Peanut Butter, Jelly, Soap, Mac N' Cheese, Canned Pasta, Chili, Canned Meat, Canned Vegetables, Crackers, Cookies, Granola Bars. Please note they can use any canned, boxed, or other non-perishable food.

(No non-food items please.)

Please call Barbara Spraul at 951/244-6540 with any questions.



Your support is sincerely appreciated!

Why is the 14-club rule in effect?

For the better part of a century, players carried an array of hickory-shafted clubs in their bags.

That began to change when the steel shaft was universally approved for use in 1929. Not sure of the effectiveness of steel shafted equipment performance, some competitors incorporated both hickory and steel clubs into their bags to the groans of caddies!

Lawson Little was perhaps the most infamous offender (the winner of the 1934 and 1935 U.S. and British Amateurs). He often carried 30 clubs in his bag during tournaments. During a survey at the 1935 U.S. Open showed the average number of clubs in a player's bag was 18.

In 1936 the USGA and R&A adopted the 14-club limit with it going into effect in 1938.

Why 14? No one really knows, although it has been surmised that most common set makeup at the time was four woods, nine irons and a putter.

Wet Bunkers:

Drains in the bunkers have become clogged and the water from rain and irrigation drain slowly creating puddles and wet sand. The sand becomes quickly contaminated. If the bunker drains slowly, the water is bringing fines to the surface of the sand making the material more dense as water struggles to get through. Also, the sand breaks down because of foot traffic, raking and general bunker maintenance and causes a very fine silt. Overspray from irrigation mixes with the silt and creates a hardening effect. Additionally, dirt from the bunker floor becomes mixed with the sand along with golf course debris that blows into the bunker. When a bunker gets washed out it also brings foreign dirt into the bunker. Contaminated sand clogs bunker drains even more. This Winter's extreme rainy weather is also a contributing factor to the contamination. According to several golf associations (like the USGA Green Section), the life cycle of a bunker is 5-7 years. Currently our bunkers are approaching 8 years old since they were last re-worked, so it's not surprising we are experiencing drainage problems. However, the warmer summer weather should help dry the bunkers out in the coming weeks.

Other notes:

Please ride two to a cart to decrease the amount of carts out there that cause compaction of our turf and please keep carts away from the greens and collars!

NOVEMBER 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 MC BOARD MEETING George Douglas Scott Word	2 Greg Harris	3	4
5 Dan Pierce	6 David Jeranko Marcus Schonabaum	7	8 Greg Hackett	9 Darrell Hartzell	10 Collin McCaffery Henry Wesololowski Bob Stinson	11 David Seymour
12	13 Doug Ray Scott Davis	14	15 Victor Floes	16 Ron Bemoll	17	18
19 Jordan Woolsey	20 Joe Washle	21	22	23  Brad Fraser	24	25
26	27	28 Gilbert Kim John Reed	29 Jason Bader Dusty Scheid	30	Notes: CLWGC & CLMGC 8:00am Shotgun 9:00am 9er's	

PELORUS
CAPITAL MANAGEMENT

"Charting Your Path Towards Real Financial Success"

Anne E. Norris, Partner
714.902.2397 | anorris@peloruscapital.net | www.peloruscapital.net

Investment products and services are offered through RBC Capital Markets Financial Network, LLC (RBCFNL), Member SIPC, Pelorus Capital Management, LLC is a separate entity from RBCFNL. CFI 0022 04448



31910 Corydon Street
Wildomar, CA 92595
951.674.2910

www.DejongsDairy.com

PRESTIGE
GOLF CARS

Office 800.493.5288
26525 Jefferson Ave, Murrieta, CA 92562
www.prestigegolfcars.com
www.gcarparts.com

PKB
PBK GOLF SERVICES

Pat Kemball, PGA Professional
951.246.1782
patkemball@pga.com
Canyon Lake Country Club

Hidden Valley
Landscapes

Lic # 82286

Dan Gaudy

Phone: (909) 816-7084
dan@hiddenvalleylandscapes.com
www.hiddenvalleylandscapes.com

CANNON
GOLF CARS & MOTORSPORTS

29710 Goetz Road
Canyon Lake, CA
951-244-0075

REN

Chris Kuminkoski
Co-Founder | CCOO

909-532-5792
chris@renanselectric.com
www.renpowersystems.com
C10 1069228

"You Better Belize It"



CANYONLAKE MOBILE
Golf Cart Repair

The #1 Canyon Lake
Real Estate Specialists
ZINGG-GONZALES
TEAM
951.333.7487




SELLING DREAMS & CREATING LIFESTYLES

THE WEBSITE

COLDWELL BANKER
ASSOCIATED
BROKERS REALTY
SINCE 1906

**CANYON LAKE AUTO
TIRE PROS**



951 - 244 - 2509

RAINER 
PAINTING PROS

Free Estimates! • Over 20 Years Experience

Andrew Rainer - Owner / Contractor
951.545.7354 LIC. #780210

K2 NETWORKS
SIMPLIFYING IT

RICHIE KELCH

531 MAIN ST SUITE 131
EL SEGUNDO CA 90245
(310) 984-4646
(310) 984-1546
RICHIEK@K2NETWORKS.COM

HOFFMANS
Painting

LIC NO 980809
951★294★0432
RESIDENTIAL • COMMERCIAL

VENUS PRINTING

Teri Peterson
Owner

16475 Lakeshore Drive
Unit 105
Lake Elsinore, CA 92530
951-442-9832 Cell
info@venusprintingle.com

We now offer Social Media / Website Services

NAUTILUS
WEALTH SOLUTIONS

Lawrence L. Lathrop, CPA
President

22525 Pin Tail Drive
Canyon Lake, California 92587

www.nautilustax.com
larry@nautilustax.com

OFFICE: 951.244.7674
FAX: 951.244.7612

FARMERS INSURANCE

SANDI GEER
Insurance Agent
Sandi Geer Insurance Agency

31552 RAILROAD CANYON RD, #1
CANYON LAKE, CA 92587
Office/Text 951-244-2400
Fax 951-244-1188
sgeer@farmersagent.com
CA Producer LIC 0691373



MICHELLE WILLIAMS TAX & ASSOCIATES

Michelle Williams
Enrolled Agent

Office (951) 251-1130
Fax (951) 244-5039
Michelle@michellewilliamstax.com

31714 Railroad Cyn Rd Ste 1 Canyon Lake, CA 92587

Erin FURLONG

Adobe Insurance Brokers, LLC
PARTNER

(951) 526-4991
erin@adobebrokers.com
Lic# 0122512

