

THE J R BAKER GROUP

"Empowering Families through the Generations"

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INTRODUCING THE J R BAKER PROCESS

Focused Investment Opportunity Portfolio Design and Administration Services

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Focused Investment Opportunity Portfolio Design and Administration Services

Focused Investment Opportunity Portfolio Design and Administration Services from The J R Baker Group can be an invaluable asset to you and your trusted advisors. We offer distinct opportunities and strategies to help you achieve your philosophy and vision. The strategies are tailored to your individual circumstances. We have brought together experienced and forward-thinking specialists from a variety of firms to help create innovative investment management solutions that we believe become even more effective when applied synergistically.

The J R Baker Group assists clients all over the country to meet their investment philosophy and vision. Our comprehensive investment policy planning process, style analysis expertise, portfolio design, portfolio protection, and an array of other investment consulting services and proprietary tax-efficient strategies are designed to match each client.

We continuously work to maintain an investment program that reflects each family's financial philosophy, as well as the priorities in their wealth design plan.

Individual results may vary depending on a client's individual circumstances. Past performance does not guarantee future success.

TRADITIONAL INVESTMENT SERVICES

*Control volatility (risk)
and return through
broad diversification
of investments.*

The J R Baker Process in Focused Investment Opportunity Portfolio Design and Administration Services works with you to determine your investment portfolio needs. We are supported by a team of investment professionals led by Gary A. Miller, CFA, who has over 20 years of portfolio management experience. Together we create and manage portfolios for each client through our comprehensive investment policy planning process, style analysis expertise, portfolio design, and an array of proprietary tax-efficient strategies.

All portfolios are specifically designed and constructed with risk reduction foremost in mind. The portfolios are diversified¹ among a wide variety of asset classes. Every portfolio is constructed within a very specific risk/return framework and managed within those parameters.

The asset allocation approach used in constructing the portfolios is based on Mr. Miller's proprietary research. It involves the use of a rigorous and disciplined process designed to assess and anticipate the possible long-term characteristics of the various asset classes represented in the portfolios.

The portfolios are built using experienced active managers who have demonstrated their flexibility and skill in a variety of market conditions. These managers are combined into teams that we believe will perform well together, particularly in down markets. Finally, we give those managers the freedom to do their job – without second guessing or constraining their activities.

The J R Baker Group, in conjunction with Mr. Miller's firm, Frontier Asset Management, is very proud of our Quarterly Performance Reports that reviews our client's vision for their portfolio, a review of the world markets, performance summary that is compared to our client's performance objectives. Our Quarterly Performance Report also includes a review of each manager, cash flow summary, asset allocation summary, risk vs. return chart, review of major index returns and a performance and expected range of returns chart.

We continuously work to help maintain an investment program that reflects your Statement of Investment Policy.

¹ Diversification does not protect against the loss of principle due to market fluctuations. It is a method used to help manage investment risk. Individual results may vary depending on a client's individual circumstances. Past performance does not guarantee future success.

**FOCUSED
DYNAMIC
ASSET
ALLOCATION**

Owns asset classes with the most favorable future return expectations.

The J R Baker Process of Focused Investment Opportunity Portfolio Design incorporates the asset allocation work of Gary A Miller, CFA, the founder and Chief Investment Officer of Frontier Asset Management, LLC. Mr. Miller has been developing asset allocation strategies for individual and institutional investors for over 20 years.

The traditional approach to asset allocation process has four steps. It begins with selection of the asset classes that will be used as components in a portfolio. The next step is to develop a set of return, risk and correlation expectations for each asset class. Using these expectations, a portfolio is designed to target a long-term return objective while minimizing risk. Finally, the portfolio is monitored and adjusted to reflect changes in asset class return, risk and correlation expectations over time.

The Focused Dynamic Asset Allocation process is a specialized approach to asset allocation that seeks to produce a somewhat higher level of return than the traditional approach, while maintaining the same level of risk. The traditional approach employs a strategy of broad diversification to achieve its goals. Focused Dynamic Asset Allocation, on the other hand, is designed to improve long-term returns by concentrating portfolio investments in those asset classes with highest future expected returns. This can result in a portfolio that is invested in a relatively small number of asset classes – even a single asset class in some cases. Investors in a portfolio using this approach should be comfortable with a portfolio that may be highly concentrated.

The success of the Focused Dynamic Asset Allocation process is, of course, dependent on our ability to consistently identify those asset classes that will produce the highest *future* returns. Anticipating future returns is not an exact science so there may be periods when anticipated future returns are realized only after the passage of significant time or not at all. During such periods, portfolio performance may deviate significantly from the performance of traditionally constructed portfolios and from widely watched equity indices such as the S&P 500 and the Dow Jones Industrial Average. Investors should be prepared for periods when their portfolio appears to be "out of sync" with more broadly diversified portfolios and popular market indicators.

Mr. Miller has published a very interesting white paper that describes his research supporting the Focused Dynamic Asset Allocation process, which is available upon request.

Individual results may vary depending on a client's individual circumstances. Past performance does not guarantee future success.

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Our Portfolio Management Philosophy

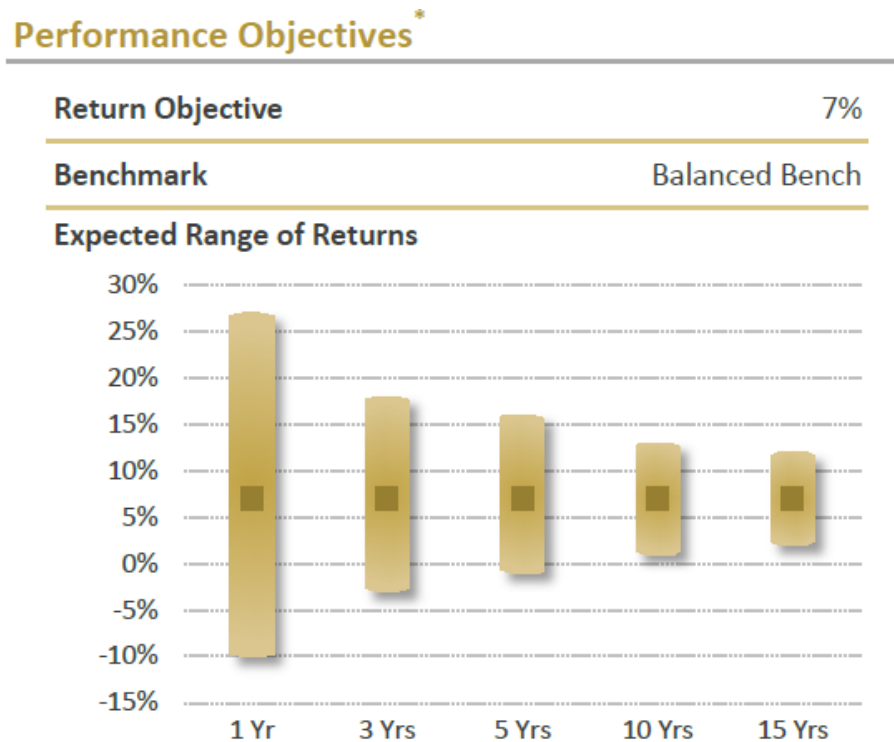
Our goal is to help our clients reach their long-term investment objectives, while limiting the risk they assume in the process.

- **Consistent Returns.** We believe consistent returns produce the best results over the long-term and help our clients stay with the program that we designed for them.
- **Defined Targets.** Our portfolios have specific risk and return targets and customized benchmarks. Success occurs when a client meets or exceeds their return targets, experiences volatility at or below defined risk targets and beats their benchmark.
- **Loss Aversion.** Our portfolios are designed to perform well in down markets. Declines in portfolio value can't be avoided, but minimizing losses helps clients weather the storm and ultimately reach their financial goals.

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Frontier achieves results for our clients using the following process. They start by establishing a long-term return objective and limits on risk for each portfolio. They also establish a benchmark for each portfolio so they can measure progress on an ongoing basis. This framework provides discipline to their process.

Here is an example of the performance objectives for Frontier's Balanced portfolio:



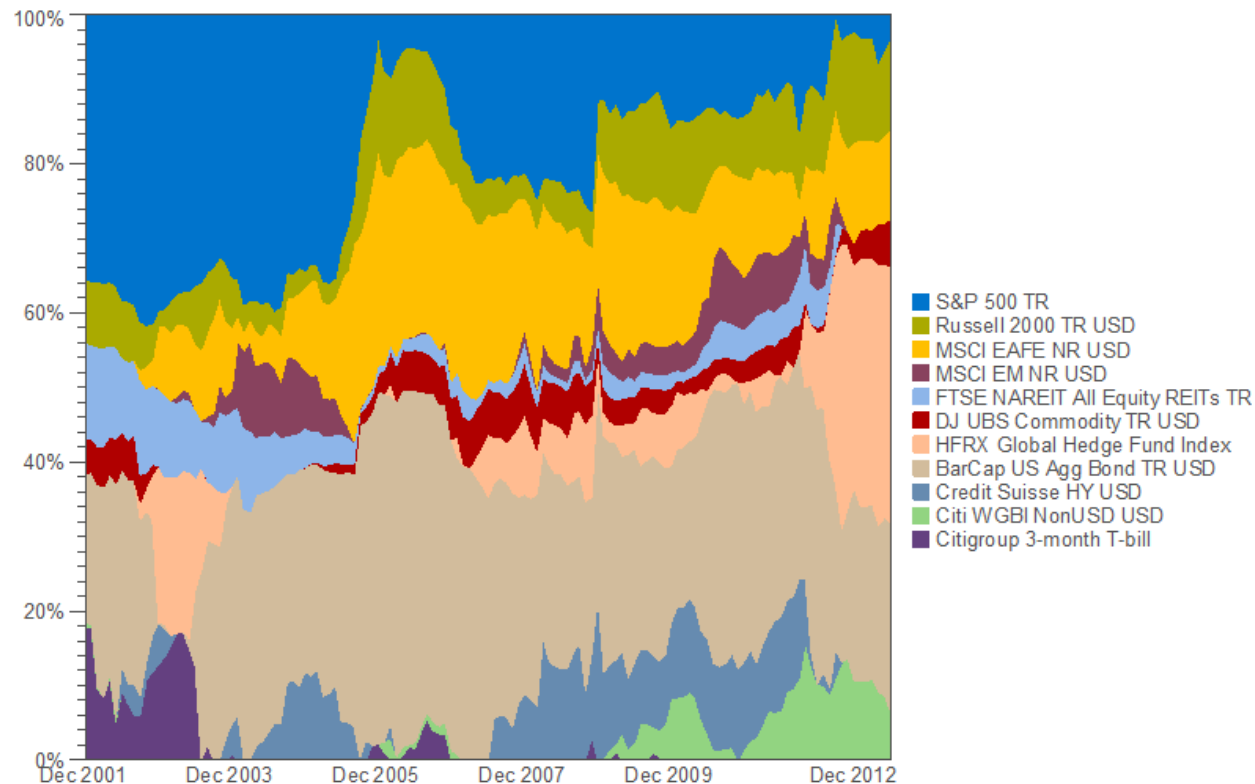
It should be noted that Baker Alaska, LLC owns about 7% of Frontier Asset Management, LLC.

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Then Frontier develops an asset allocation strategy designed to achieve their performance objectives. They review the asset allocation strategy at least monthly and make adjustments to it when necessary. You can see from the example below how the asset allocation of their Balanced portfolio has changed over time.

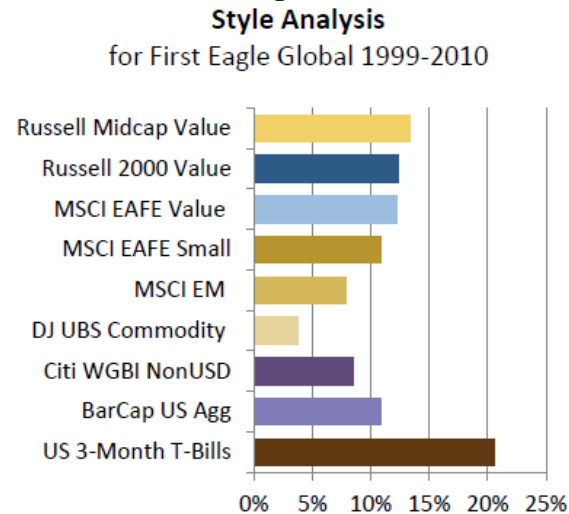
Asset Allocation Balanced Composite

January 1999 - December 2012 (36-Month Moving Windows, Computed Monthly)



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Frontier uses both quantitative and qualitative criteria to identify actively managed mutual funds to use in their portfolios. The heart of their quantitative process is returns-based style analysis. Style analysis allows them to develop customized, multi-asset class benchmarks for each manager that helps them better assess whether a manager is truly skilled and is likely to be able to add value in the future. Here is an example:

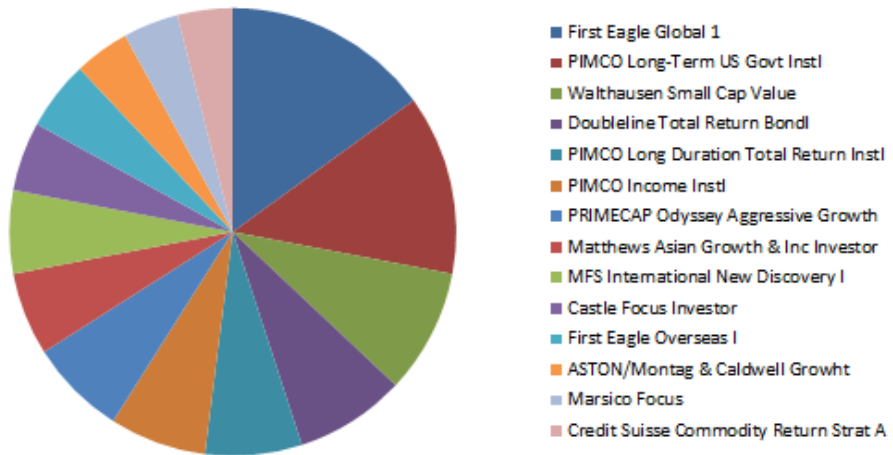


Skill, alone, is not enough. Frontier uses their qualitative screens to identify managers who embody the intangible characteristics they believe are important. They are looking for managers with experience, who will act in the best interest of our clients, are passionate about investing, manage assets using a unique strategy, are flexible, charge a low fee and are properly motivated to generate great results for our clients.



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Once Frontier identifies managers that satisfy their quantitative and qualitative criteria, they use a unique process to test millions of possible combinations of those managers until they find the single combination that they believe is most likely to help them reach their performance objectives for each portfolio. They believe a portfolio performs best when viewed as a team of managers that must perform well together over time.



Sample Portfolio[†]

- First Eagle Global I 15%
- PIMCO Long-Term US Government Instl 13%
- Walthausen Small Cap Value 9%
- Doubleline Total Return Bond I 8%
- PIMCO Long Duration Total Return Instl 7%
- PIMCO Income Instl 7%
- PRIMECAP Odyssey Aggressive Growth 7%
- Matthews Asian Growth & Inc Investor 6%
- MFS International New Discovery I 6%
- Castle Focus Investor 5%
- First Eagle Overseas I 5%
- ASTON/Montag & Caldwell Growth I 4%
- Marsico Focus 4%
- Credit Suisse Commodity Return Strat A 4%

It should be noted that Baker Alaska, LLC owns about 7% of Frontier Asset Management, LLC.

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Once Frontier has constructed a portfolio, their job has just begun. The world is always changing and their process is designed to anticipate and adjust to that change.

- Every month Frontier reviews their asset allocation strategies and they make adjustments if necessary.
- Frontier is constantly on the lookout for new “genius” investment managers.
- Every month Frontier works to improve their portfolios by identifying a better combination of managers.
- Frontier monitors their portfolios daily to ensure consistent with their Statements of Investment Policy.

Frontier’s record shows that they have had good success at providing the kind of consistent, dependable returns we are striving for. We attribute that success to Frontier’s investment process and the analytical framework that forms its foundation. They do not make big bets or invest based on their feelings or gut instincts. Frontier uses a disciplined process—the same disciplined process that helped them to navigate the difficult markets they have encountered since the founding of their firm.

Frontier’s team and their process have been truly tested. We are confident that they will help us and all of our clients successfully navigate the next ten years, no matter what challenges it may present.

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The following is a message from Frontier Asset Management, LLC:

Our Goal: Consistent, Dependable Results

March 30, 2014

The test of any investment process is the results that it produces in the real world. In that regard, our process has been truly tested. Gary A. Miller, CFA, our Chief Investment Officer, has been managing portfolios of mutual funds since 1987. He founded Frontier in 2000, right at the beginning of the worst decade ever for equity investing. Since that time, we have experienced the bursting of the tech bubble with a market decline of almost 50%, a recovery where the market more than doubled, and the 2008 Bear market where the market lost over 50%. This period includes 9/11, wars in both Iraq and Afghanistan, Enron, WorldCom, hurricanes Katrina, Rita and Sandy, a major domestic credit crisis, a European credit crisis and the near collapse of the world's financial system. Quite a wild ride! In such an unpredictable environment, we seek to deliver consistent, dependable results.

You can see how our portfolios have performed from the information presented on the next page. Note that the returns start in 1999, the year *before* Frontier was founded. We actually started managing these portfolios at another firm and continued to manage them when we founded Frontier. The gold shading shows periods when Frontier's portfolios beat their benchmarks or had lower risk than their benchmarks.

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Portfolio Performance is as of March 30, 2014 and Net of 1%

Globally Diversified Portfolios

		1 Mo.	YTD	Previous 3 Calendar Years			Annualized Returns					Standard Deviation		Inception Date
				2013	2012	2011	1-Yr	3-Yr	5-Yr	10-Yr	Inception	3-Yr	Inception	
Growth Oriented	Global Opportunities	-0.5%	1.9%	25.0%	17.9%	-5.6%	17.9%	11.4%	20.2%	8.9%	10.3%	12.4%	15.9%	Jul-02
	<i>MSCI World</i>	0.1%	1.3%	26.7%	15.8%	-5.5%	19.1%	10.2%	18.3%	6.8%	7.4%	14.1%	16.2%	
	Long-Term Growth	0.1%	2.0%	18.1%	16.7%	-3.1%	13.1%	9.9%	17.9%	6.7%	6.8%	10.2%	14.4%	Jan-99
	<i>LTG Bench</i>	0.4%	2.0%	20.2%	13.3%	-5.9%	15.0%	7.7%	16.4%	6.4%	4.6%	12.6%	15.2%	
Moderate	Growth & Income	0.0%	2.2%	15.4%	13.0%	-3.0%	11.7%	8.1%	15.0%	5.5%	5.4%	8.5%	11.9%	Jan-99
	<i>G&I Bench</i>	0.4%	2.1%	17.0%	11.5%	-4.2%	12.8%	7.0%	14.4%	5.9%	4.8%	10.5%	12.5%	
	Balanced	0.0%	1.8%	9.8%	10.3%	-0.2%	7.1%	6.3%	12.5%	5.0%	4.8%	6.4%	9.4%	Jan-99
	<i>Balanced Bench</i>	0.2%	2.1%	11.3%	9.1%	-2.8%	9.1%	5.3%	11.4%	5.1%	4.7%	8.0%	9.5%	
Low Volatility	Conservative	0.0%	1.3%	2.5%	7.9%	1.3%	1.6%	3.7%	8.2%	4.0%	5.0%	4.2%	6.6%	Jan-03
	<i>Conservative Bench</i>	0.1%	2.4%	4.6%	5.7%	-1.6%	4.7%	3.0%	7.7%	4.0%	5.0%	5.4%	6.5%	
	Capital Preservation	-0.2%	1.1%	0.4%	4.5%	2.4%	0.4%	2.2%	5.4%		2.1%	2.8%	4.9%	Jul-08
	<i>Cap Pres Bench</i>	0.0%	2.3%	2.3%	4.1%	-1.0%	3.0%	2.0%	5.8%		1.5%	4.1%	6.2%	
Lowest Volatility	Short-Term Reserve¹	-0.3%	-0.2%	-0.4%	3.5%	5.0%	-1.3%	2.4%			2.2%	2.7%	2.8%	Aug-10
	<i>BarCap Muni 3Yr</i>	-0.4%	0.3%	1.3%	1.9%	3.5%	1.1%	2.1%			1.8%	1.0%	1.1%	

Alternative Strategies

		1 Mo.	YTD	Previous 3 Calendar Years			Annualized Returns					Standard Deviation		Inception Date
				2013	2012	2011	1-Yr	3-Yr	5-Yr	10-Yr	Inception	3-Yr	Inception	
Growth Oriented	Focused Opportunities	0.4%	2.5%	9.2%	13.8%	1.9%	7.8%	7.9%	18.3%		18.3%	8.8%	12.4%	Apr-09
	<i>S&P 500</i>	0.8%	1.8%	32.4%	16.0%	2.1%	21.9%	14.7%	21.2%		21.2%	12.5%	14.0%	
Moderate	Absolute Return Plus	0.3%	3.5%	5.2%	8.5%	2.4%	5.2%	5.8%			7.6%	5.7%	6.1%	Jan-10
	<i>HFRX Global HFI</i>	-0.2%	1.1%	6.7%	3.5%	-8.9%	4.6%	0.5%			1.6%	4.2%	4.2%	
Low Volatility	Absolute Return	-0.2%	0.9%	2.1%	3.3%	-0.5%	1.1%	1.6%	4.0%	2.6%	3.0%	2.8%	4.7%	Jan-04
	<i>HFRX Abs Ret</i>	0.0%	1.3%	3.6%	0.9%	-3.7%	4.2%	0.5%	-0.3%	-0.1%	0.1%	2.0%	3.3%	

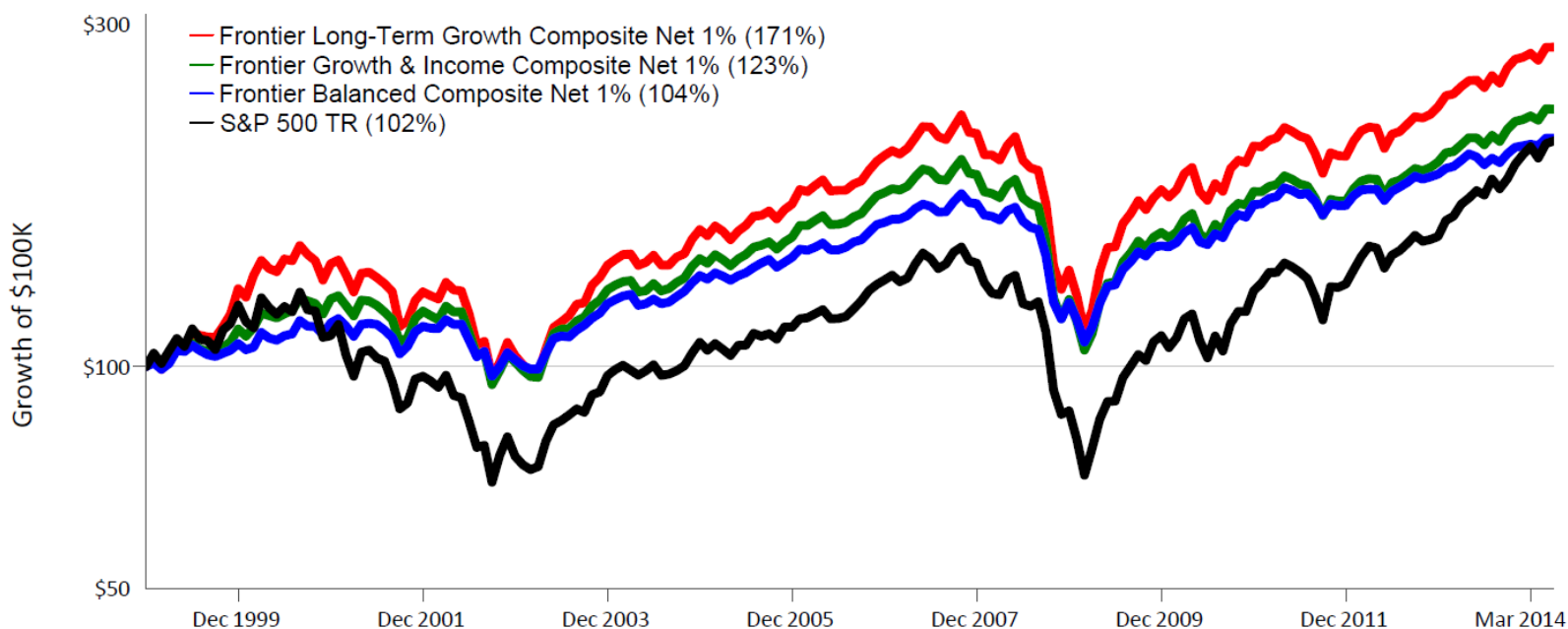
¹This portfolio's composite is made up of taxable accounts.

Past performance is no guarantee of future returns. An investment in these portfolios involves the risk of loss as well as the potential for gain. The portfolio returns shown above are composites of non-taxable accounts actually managed by Frontier.

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The graphic below shows the cumulative returns of the three Frontier portfolios that have track records going all the way back to 1999. You can see that the Long-Term Growth portfolio, which is an equity-oriented portfolio that has had slightly less volatility than the S&P 500 Index of US stocks, has a cumulative return of 171%, while the S&P 500 Index gained only 102%. Translated into dollars, \$100,000 invested in the Long-Term Growth portfolio on January 1, 1999, would have been worth approximately \$271,000 on March 30, 2014, even after paying Frontier's fees. A similar amount invested in the S&P 500 would have been worth only about \$202,000. During a terrible period for equity investing, we were able to help our clients continue to make significant progress toward their goals. You can see that all three of our portfolios with records going back to 1999 have beaten the S&P 500 Index for that period.

Cumulative Return History As of March 31, 2014



Portfolio Performance is Net of 1%

The attached Notes are an important part of this presentation. Please read them.

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We Have an Experienced Management Team

- **Gary Miller**, CFA, is founder and Chief Investment Officer of Frontier and Chairman of its Investment Committee. Mr. Miller is recognized as a developer and the first practitioner to use returns-based style analysis to evaluate managers and design diversified investment portfolios. Mr. Miller has been managing portfolios of mutual funds since 1987.
- **Scott MacKillop** is President and Chief Compliance Officer of Frontier and is a member of its Investment Committee. Mr. MacKillop began his career in financial services in 1976 and is regarded as a pioneer in the growth and development of the managed account industry. Mr. MacKillop speaks and writes frequently on a variety of investment topics.
- **Jeremy van Arkel**, CFA, is a Principal of Frontier and is a member of its Investment Committee. Since 1993 Mr. van Arkel has been involved in portfolio construction and management and is an expert in manager selection and due diligence. Mr. van Arkel has helped hundreds of financial advisors develop effective investment strategies for their clients.
- **Robert Miller**, CFA, is a Principal of Frontier and is a member of its Investment Committee. Since 1999 Mr. Miller has been involved in portfolio construction and management and is an expert in the development of portfolio management systems. Mr. Miller is responsible for day-to-day management of all Frontier portfolios and Frontier's operations.

Portfolio Management Process. Each Frontier portfolio consists of carefully selected mutual funds that are combined in an effort to achieve the Performance Objectives of the portfolio. Portfolios are managed using a four-step process. First, we establish a long-term asset allocation strategy that we call the “**Long-Term Allocation**”. Periodically we adjust the Long-Term Allocation based on our changing expectations about the future risk and return characteristics of each asset class to create the “**Current Allocation Target**”. Next, we develop an “approved list” of mutual funds that we believe can add value over time. Finally, we test thousands of combinations of mutual funds from our approved list to find the combination that we believe is most likely to perform better than the Current Allocation Target. Over time the mutual funds in the portfolio may change.

Adjustments to the Long-Term Allocation will typically be made within “**Asset Allocation Ranges**” that are established for the following asset class groups: US Equity, International Equity, Alternatives, Real Assets and Fixed Income. The asset classes that fall within these groups are shown below.

US Equity	International Equity	Fixed Income	Alternatives	Real Assets
US Large Stocks	Int’l Small Stocks	High Quality US Bonds	Absolute Return	REITs
US Small Stocks	Int’l Large Stocks	High Yield Bonds	Managed Futures	Commodities
	Emerging Markets	International Bonds		TIPs
		Floating Rate Securities		
		Cash Equivalents		

Not all asset classes are utilized in the construction of all portfolios. Asset classes may be added to or removed from the above list at any time. The Current Allocation Target for a portfolio may include asset classes that are not included in the Long-Term Allocation for that portfolio. When determining the asset allocation for a portfolio each mutual fund is assigned to a single asset class. Funds assigned to an asset class group may have exposure to other asset classes.

Performance Information. All Frontier portfolio returns are composites of accounts actually managed by Frontier. No model or back-tested performance is used in this presentation. Upon request, Frontier will provide, without charge, a copy of the composite for any of its portfolios and/or a complete list and description of its composites. From January 1999 through December 2000, accounts in these composites were managed by the Private Consulting Group. Frontier’s Founder and Chief Investment Officer, Gary A. Miller, CFA, was the manager of these accounts during that time. On January 1, 2001 Frontier began to sub-advise these accounts and take on new accounts that are included in these composites.

Frontier provides model portfolios to various investment advisory firms and does not manage those models on a discretionary basis. The performance of model portfolios may vary from the performance of portfolios managed by Frontier.

Frontier’s portfolio returns are net of 1%, which is the maximum annual investment management fee charged by Frontier. Your total fee may be more than this depending on any additional fees your advisor may charge. For this report the fee is has been taken on a monthly basis although normally it would be taken quarterly.

Returns greater than one year are annualized, unless otherwise noted. All calculations of performance are by Frontier. Data sources for funds and indices are Morningstar and Hedge Fund Research Institute. The performance results for each portfolio should be considered in light of the market and economic conditions that prevailed at the time those results were generated.

Benchmark Composition. The Benchmarks for the Long-Term Growth, Growth & Income, Balanced, Conservative and Capital Preservation portfolios are combinations of the Wilshire 5000 Total Market Index, MSCI All Country World ex US Index, DJ UBS Commodity Index, HFRX Global HF Index, Barclays US Aggregate Bond Index (substitute the Barclays Municipal Bond Index for all taxable accounts) and 3-Month T-Bills (substitute the Morningstar Category “US Money Market Tax Free” for all taxable accounts).

In order to better represent the asset classes Frontier was investing in at the time, the blends from January 1999 – April 2004, vary from those for the time period May 2004 – current. The blends of the indexes for these two time periods are:

	Capital Preservation Bench	Conservative Bench		Balanced Bench	
	Jul 08 - Current	Jan 03 - Apr 04	May 04 - Current	Jan 99 - Apr 04	May 04 - Current
Wilshire 5000	10%	30%	15%	45%	30%
MSCI AC World ex US	0%	10%	5%	15%	15%
DJ UBS Commodity	15%	0%	15%	0%	10%
HFRX Global HF	25%	0%	25%	0%	20%
Barclays US Agg	40%	40%	40%	40%	25%
3M T-Bills	10%	20%	0%	0%	0%

	Growth & Income Bench		Long-Term Growth Bench	
	Jan 99 - Apr 04	May 04 - Current	Jan 99 - Apr 04	May 04 - Current
Wilshire 5000	60%	45%	70%	50%
MSCI AC World ex US	20%	20%	30%	30%
DJ UBS Commodity	0%	10%	0%	10%
HFRX Global HF	0%	15%	0%	10%
Barclays US Agg	20%	10%	0%	0%
3M T-Bills	0%	0%	0%	0%

The Wilshire 5000 Total Market represents the entirety of the US equity market. The MSCI All Country World ex US represents international equities both developed and emerging. The DJ UBS Commodity Index represents the returns of a broad basket of commodities. The HFRX Global HF Index represents the hedge fund universe. The Barclays US Aggregate Bond Index represents high quality bonds. The Barclays Municipal Bond Index represents tax-free high quality bonds. Three month T-Bills serve as a proxy for money market instruments. The Morningstar Category “US Money Market Tax Free” represents the average return of all money market funds that are categorized by Morningstar as tax free.

Benchmarks for the Global Opportunities, Focused Opportunities, Absolute Return Plus, Absolute Return and Tax-Sensitive Short Term Reserve portfolios are the MSCI World, S&P 500, HFRX Global HF, HFRX Absolute Return and Barclays Municipal 3-year Indices respectively. The MSCI World Index represents global developed equities. The S&P 500 represents US large cap equities. The HFRX Absolute Return Index represents conservative hedge funds. The Barclays Municipal 3-year Index represents municipal securities with maturities between two and four years. The characteristics of the HFRX Global HF Index are discussed in the preceding paragraph.

INTRODUCING JOEL R BAKER
FOUNDER OF THE J R BAKER PROCESS

Joel R. Baker has been helping clients meet their specialized financial goals and objectives since 1971. Joel works with legal, accounting, and bank advisors in the design and implementation of sophisticated strategies for businesses and affluent individuals that help his clients meet their visions, goals and objectives.

"Over the years I have enjoyed close relationships with my clients, who, in many cases have been referred to me by clients, lawyers, CPAs, and other professional advisors who understand the complexities of wealth preservation. We join efforts to help ensure every aspect of the client's financial situation is addressed. I feel privileged to be trusted with my clients' visions, goals and objectives, and with shaping the process that can help those visions, goals and objectives materialize."

Qualifications and Professional Affiliations

Cofounder of Financial Planning Services, one of the first fee-based financial and estate planning firms in 1971. In 1974, teamed up with Gus Hansch, who many feel is the father of financial planning and who wrote one of the first books on the topic.

Since 1972, Joel has partnered with many of the nation's premier independent financial planning and service firms. "While I have learned a lot from these associations, I feel I have actually learned more from my clients and what is truly important to them and their families. With this client input, a special process has developed over the last fifteen years that has become known as "The J R Baker Process".

The J R Baker Group was formed to specialize exclusively in Wealth Optimization, Legacy Planning and Focused Investment Opportunity Portfolio Design and Administration Services. Our goal is to "Empower Families through the Generations".

Philanthropy

Founder, Pacific Coast Youth Polo Association. Cofounder and Director of the Mammoth Lakes Foundation. Past Director, Santa Ynez YMCA. Past Director, Solvang Theaterfest. Past Director, California Culinary Foundation. A member of Gold Cuppers and Chairman of the Endowment Fund Committee for the Vikings of Solvang. Assist my wife, Charlotte in the mentoring of local kids and kids from Compton, California through the Junior Posse of Compton. We have raised two foster sons. "We are trying to make this a better world, one kid at a time."

Personal

Married to Charlotte Bredahl-Baker, one of our country's best dressage riders, winning a team bronze at the 1992 Olympics and an international dressage judge. "My work has provided me with a fine life in the Santa Ynez Valley, north of Santa Barbara. I love the outdoors. On weekends I have been playing professional polo since 1970 and I have enjoyed raising and training many of the horses I currently play. I have been coaching United States International polo teams, winning the Silver medal in the World Snow Championships in China and the Silver medal in the World Cup in Chile. I was fortunate to attend Fort Lewis College in Durango, Colorado, on a skiing scholarship, and I still enjoy the sport immensely. These are the opportunities we all deserve in life."