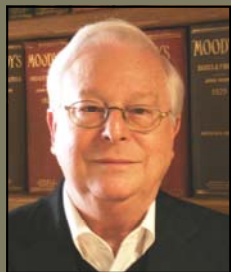


PROFILE



Joel H. Ravitz
Chairman, Chief Executive Officer

Joel H. Ravitz has been associated with Quincy Cass Associates since 1970 and has served as Chairman and Chief Executive Officer since 1986.

Joel has extensive experience in the securities industry. He was a member of the National Association of Securities Dealers Inc. (NASD) District #2 and served on the NASD Consultative Committee and the Nominating Committee.

Joel is Past Chairman of the Ethics and Business Conduct Committee of the Pacific Stock Exchange. He is a former member of the Securities Industry and Financial Markets Association (SIFMA) and former Small Firms Committee Member.

Throughout his career, Joel has managed several real estate limited partnerships as General Partner and has served as business and financial advisor to numerous public and private corporations and pension funds. He was a Director of Vineyard National Bancorp for 25 years and member of the Board's Executive Committee, Audit Committee and Loan Committee.

He is a past President and a current Director of the non-profit Therapeutic Living Centers for the Blind.

Registrations:

- FINRA: Series, 7 Registered Representative
 Series 24 General Securities Principal
 Series 52 Municipal Securities Principal
 Series 63 Uniform Securities Agent State Law Examination
 Series 65 Registered Investment Advisor
 Series 79 Investment Banking Representative