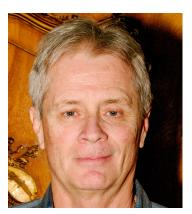
Ronald Smith



My wife Lynn and I moved to SLO in December 2019 to join our daughter Cait and her husband Andy. Lynn and I were finishing our tour of duty in Dubai, UAE and decided to retire in SLO to reunite our family. Lynn, Cait and I are originally from Honolulu. Prior to moving to Dubai, we lived in Florida, initially in Orlando and then the Miami area. I was a career corporate risk manager in the petroleum/marine transport industry (BHP Hawaii) then in the cruise industry (Disney & Royal Caribbean) and finally in the hospitality business (Kerzner International). I earned a BS in Finance from Indiana University and an MBA from Chaminade University of Honolulu. I am an avid tennis

player and a long-time waterman - sailing, windsurfing, scuba diving and outrigger canoe paddling.

Lynn and I are proud to share that we are first-time grandparents with the birth of our grandson "Kai" on 12/14/2022. Mom, Dad and baby Kai are all doing well!.