

07/22/2010

Dear Judge Pechman

I wanted to write you this letter to say how sorry I am for all the pain I have caused so many people. I have no excuses for what I have done and am disgusted with myself for my actions. The money that I took from my clients went to support a business and lifestyle that I was not entitled to. The hurt that I have caused and false hope I gave my clients that resulted in financial ruin is inexcusable. My heart hurts beyond imagine that I let them down in so many ways. The counseling that I have received over the last several months and hope to continue has helped me to realize now that much of what contributed to my behavior was feeling that I needed to buy love and respect. As I am sure you are aware I left home at age 14 to get away from an abusive home after my mother died and my father remarried a women who abused my sister and I. I have always wanted to prove to my father that I was worthy of his love. I realize now that I have been trying to prove this to the wrong people and for the wrong reasons. I know now how much my childhood affected me and how serious my abandonment issues are and yet due to what I have done I now have to leave my beautiful children and they are dealing with the same thing. Losing my mother was devastating for me and though I am not making excuses the thought of not being there for my children tears me apart.

One of the hardest parts of this is the thought of being away from my kids. Not being able to watch them grow up. I never thought about the birthdays and special moments I would miss not being with them. My mother always made the holidays a very special time for us and I have held that tradition with my own children. Tucking them in at night, reading with them, building legos with Nicholas, playing makeup with Ally have given me more joy than is imaginable. My daughter Ally is eleven with several learning disabilities but has made so much effort to overcome her dyslexia and she loves to draw and paint. She is just starting into her teens and has such a big heart. Nicholas is ten and is a very quiet and loving little boy that loves to build things and is fascinated with the outdoors. Both my kids love animals and share the same passion I have for dogs. My son Danny is twenty and is working at Home Depot and living with three of his friends he grew up with. We are very close as Danny's father has not been in his life since he was eleven. I have raised all my kids as a single parent and have been their sole support for all these years. Ally and Nicholas's father has never been able to hold a solid job since he was diagnosed with bipolar several years ago so he has his own struggles and challenges and will now have to raise our children by himself. I have been the one who has been the rock for my kids and they are my heart and soul. My kids need me in their lives and I am asking you from my heart for limited time in jail for their sake.

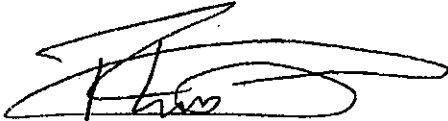
I would like to also mention how helpful Lonnie Cayman and Carol Chavez have been during this time. They are true professionals that I admire greatly and appreciate their input and the time that they have spent with me. I attended the Freedom to Incarceration class put on by U.S. Probation which has helped me tremendously as I prepare for this dramatic change of going to prison. I met with one of its speakers, Sean Riley, who lives in Kirkland and has started a program to help police officers cope with stress, and he was very helpful, and provided much insight to me. He did not have to take his time to meet with me, but when I called him after the Program he graciously did, and I still find myself thinking about what he told me...how you need to come to terms with what you have done...how only by looking it in the eye and acknowledging it, can you begin to improve and move beyond it as a person. I am so

sorry for what has happened, I so regret how I have lived so much of the last 10 years of my life. But I am glad that it is over, and I am glad to have met these people as it has given me a new perspective and has helped me to process my behavior and the decisions that I have been making for years now.

I am committed to spend the rest of my life trying to make up for the devastation I have caused everyone. And I am absolutely sincere in these efforts. I understand that my going to jail is important to pay for the poor choices I have made and I feel that I deserve a long sentence but my kids need me and I want to be there for them. I want to come home and give everything I can to give back to the community in a way that does not involve money but values, morals, and most of all love.

Please Judge Pechman for my children's sake let me come home soon so I can be with them and be there for them. I appreciate and trust whatever decision you come to regarding my sentence.

Warm Regards,

A handwritten signature in black ink, appearing to read 'Rhonda Breard', with a large, sweeping flourish above the name.

Rhonda Breard

June 20, 2010

To: (Address)

I am writing in order to say that I am sorry for what I have done. I am sorry for the inexcusable trouble and pain that my actions have caused you, and I am sorry because I violated your trust. I have for some time wanted to write to you – to say something – and now that I have pleaded guilty and some time has passed since my guilty plea, my attorney has given me permission to write this letter.

Pleading guilty felt horrible. The feeling that I get in writing this letter to you and knowing how I violated your trust makes me feel even worse. Why did I do this???? Great question. There is no good reason. There was a reason, it is just is not a good one – whether you call it selfishness, materialism, wanting to appear more successful than I was, believing that I could borrow and somehow pay the money back – it was just wrong! Wrong from day one. Wrong from beginning to end. There is not, nor could there be, a good reason for what I did. I disappointed everyone – you, my friends, and most sadly, my own family.

I am writing one letter to all of you, because I hurt you all. I want you to know that I did not take you on as a customer in order to defraud you. I took you on as a customer to provide you with safe and good investments. And did invest your money initially as I indicated to you I would. However, at some point I started down a road I now deeply regret, and for which I will forever be known. I started to have my own financial problems, and rather than deal with those problems as I would have advised you to do - in a legal way, I started borrowing - or actually stealing - from your accounts. At first I told myself I would repay everyone, but now that I look back, I just think that was something I would tell myself, but instead I got deeper and deeper and took more and more of your money. I deceived you, and I also deceived ING. They allowed me to act as investment broker, and I violated their trust by hiding my misconduct from them, and victimizing them as well. I have cost everyone a lot of money.

It is easy to say that were I to face the same decisions again, I would not have done this, as it has totally ruined my life, injured my children, and I will soon be going to prison. And the truth is, I have only myself to blame. If you do wrong, you need to face what you have done and pay the consequences. And I am finding, however late, that the truth is, you only have one chance to make the right decision, and I did not do so. I made a series of wrong decisions.

I am sure you think I am a terrible person, and I agree that what I did to you was terrible and completely unforgivable. And I do not ask for your forgiveness. It is wrong to do so. I simply wanted to tell you that I know you are there, I know that it is you that I hurt, and that I deeply regret what I have done.

I have given all of my assets and money to the government to be paid to victims. All of it. I have also sat down with all of the government agencies and told them exactly

what I did, what I took, how I did it and from whom, and where the money went. I am waiting to be sentenced so I can go away and start serving my time. I am barred from the securities industry forever and will never be allowed to act as a securities broker or financial advisor again. I will find a new livelihood when I come out of prison – whenever that may be. And I will have restitution to pay back. My only hope at this time is to rejoin my children and have some meaningful participation as a parent in their lives. It pains me to know that my own recklessness ended up hurting my children, who are completely innocent, and whom I will not see, and cannot support or take care of, for some time. That, and what I did to each of you, are the two parts that hurt most.

Rhonda Breard