



**DUNHAM  
& ASSOCIATES**

World-Class Trust & Investment Firm

Bob,

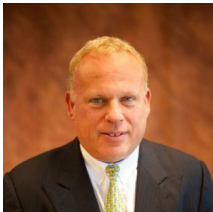
What a great job you did!!!

You have a unique ability to combine strong content with a sense of humor that keeps them smiling while they take pages of notes.

I had nothing but great feedback from your session and I appreciate everything you did to make our conference a success.

I am so glad you were our Tuesday Keynote speaker.

Sal



**Salvatore M. Capizzi**

*Chief Sales & Marketing Officer*

*Dunham & Associates Investment Counsel, Inc.*

*Member FINRA/SIPC*

*10251 Vista Sorrento Pkwy., Ste. 200*

*San Diego, CA 92121*

*Phone: (858) 964-0500 Ext 2300*

*Toll Free: (800) 442-4358*

[sal.capizzi@dunham.com](mailto:sal.capizzi@dunham.com)

*Fax: (858) 964-0505*

[www.dunham.com](http://www.dunham.com)