

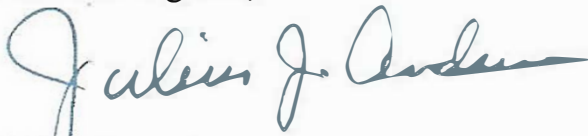
Bob Davies  
20992 Ashley Lane  
Lake Forest, CA 92630-5865

Dear Bob:

I want to express my appreciation for the outstanding presentation you delivered at our recent Leaders Conference. The room was filled with highly successful financial advisors and they all rated your material and delivery good or excellent with only one rating it average. Without exception that's some of the best ratings a platform speaker has received from our group.

Your professionalism, relevance of topic, exceptional delivery and enthusiasm for your audience made your presentation worth every dollar of investment. You remained the topic of many discussions days after you presented, which is always a sign of success. I want to thank you for delivering more than you promised and anticipate our paths will cross again. Have a great year!

Personal regards,



Julius J. Anderson

JJA/jml