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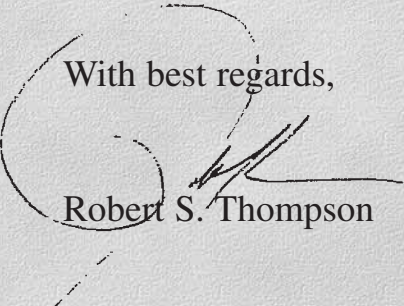
To Whom It May Concern:

Ed Jacobs and Associates, Inc has been our Employee Benefit broker for the past 10 years. Ed Jacobs and Associates, Inc have put together an outstanding team of dedicated individuals who are willing and able to serve our employee's with any and all questions related to our benefits program. Their staff has always delivered a level of service that was above our expectation. In today's ever changing business market, it is comforting to know that there is still a company dedicated to delivering great customer service. It is difficult to find a company in any market that delivers a higher level of service, than Ed Jacobs and Associates, Inc.

It is becoming increasingly difficult to find trustworthy, reliable people to assist us in the operating of our business. Ed Jacobs and Associates, Inc have always been reliable and trustworthy. The staff at Ed Jacobs and Associates, Inc has always had our best interest at heart. There has never been a doubt in my mind that they put the interest of their clients above themselves.

If you are looking for a company to help you and you employees explore the ever changing health insurance market they are the ones to hire. They have the experience and knowledge to bring cutting-edge technologies and plan designs to us and our employee's. If you have any questions about our experience with Ed Jacobs and Associates, Inc please do not hesitate to contact our office.

With best regards,



Robert S. Thompson