



January 14, 2004

To Whom It May Concern:

**Re: The Consulting House & Modified Retention Funding Strategy**

In November 2000 we authorized The Consulting House to conduct a comprehensive audit of our employee benefit program. We are very impressed with the results they have been able to accomplish over the past three years including:

1. A 12% saving off our annual cost over the prior year or about \$200 per employee per year.
2. Our program was switched to a unique funding technique called Modified Retention, and this has proven to be most beneficial.

We have just received our third renewal. Our overall cost is being reduced by an additional 9.4% and a third Modified Retention refund is projected to be about 1.5% of our total health and dental premiums. In spite of three years of inflationary increases our total benefits cost today is more than 30% lower than it used to be three years ago.

With results like these, year after year, we cannot but recommend The Consulting House and their strategies as they have proven to be most beneficial to us.

We are looking forward to continuing to build our business relationship with them in the years to come.

Yours truly,

A handwritten signature in black ink, appearing to read "Rick Hayes", is written over the "Yours truly," text.

Rick Hayes  
General Manger.

*"Part of the Marchetti Group"*

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