



July 27, 2005

Fred Firestone
Ethical Selling Institute
7710 Carondelet Avenue
Suite 109
St. Louis, MO 63105

Dear Fred:

Thank you for speaking at the St. Louis Association of Health Underwriters membership meeting in May. Your presentation on "How to Pull Ahead of the Competition Using the Ethical Factor" was a big hit.

Several of our members have commented that they have successfully implemented what they learned from you and have experienced a noticeable difference in their prospects' reactions.

I hope I have an opportunity to introduce you to more people in the future and will not hesitate to recruit and recommend you for other engagements.

Sincerely,

Kim Paniucki
Education Chairperson