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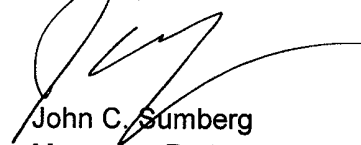
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To Whom It May Concern:

It is my pleasure to give a recommendation for Rachel Sapoznik of Sapoznik Insurance & Associates, Inc. Our Firm has worked with Rachel and her team for over 16 years. Throughout these years, we have been very pleased with the quality of service the Sapoznik team has provided. We sincerely appreciate their responsiveness and the way in which they conduct business. Rachel's aptitude for negotiating favorable employee benefit programs while providing concierge service to all of our employees has been an incredible asset. In addition, Rachel's ability to handle complicated benefit related issues has alleviated stress that would have otherwise been imposed on our administrative staff. Rachel is extremely knowledgeable, creative, service oriented and supportive and has a first rate staff that provides uniformly excellent service. She regularly goes above and beyond to be proactive and think about our needs and provide solutions and she frequently brings us new ideas, products and structures without being asked.

For those reasons and more, we appreciate her team's efforts and look forward to continuing our business relationship. As a result, I can recommend Rachel Sapoznik without reservation as a solid and reliable negotiator and provider of benefit programs. If you would like any further information, please do not hesitate to call and I will put you in touch with our Executive Director, Michelle Weber, who can answer any questions you might have.

Sincerely,



John C. Sumberg
Managing Partner

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