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MR. BRUCE LIBMAN, CLF
80 Crossways Park West
Woodbury, New York, 11797

Dear Bruce,

It is with great pleasure and pride that I write to compliment you after eighteen months as a member of your N.Y.C. 'clients for life' networking group.

It seems like only a few weeks ago; that we met for breakfast at the Sweet Hollow Diner. Although it is not often that one meets someone who you know will become a trusted friend; you are one of the few people I know I can count on for sound business advice and opinions.

Even though I have resisted joining other networking groups; there was a certain mutual respect that came out of that first meeting.

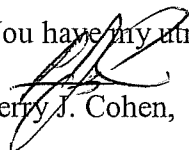
Bruce, your intuitive ability to 'Put' groups together is remarkable and which has proven to be socially and financially rewarding to me.

The men and women of our group have become good friends, business associates and we have created mutually beneficial business opportunities for each other.

Banking, law, accounting, financial planning, business marketing, health care and benefits arenas have helped provide me with professionals who I have recommended 'without hesitation' to my clients.

As a second generation insurance broker who works long hours and endless Evenings and Weekends; you have provided me with the greatest resource A business professional can have - TRUSTED ASSOCIATES who I can "count on" to give my clients the same "BEST EFFORT" that I do!

You have my utmost respect,


Perry J. Cohen, B.Sc., M.Sc.