

Pension Design Services, Inc.

Pension Consulting and Actuarial Services

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Steven I. Alin, M.A.A.A.
President

September 7, 2007

To Whom It May Concern:

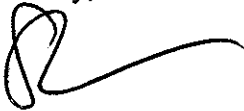
Re: Bruce Libman

I have known Bruce for about three years, through my membership in the Preferred Provider Network (PPN), an adjunct organization to the National Network of Accountants (NNA).

Bruce has overseen numerous productive programs at the above organizations, and has introduced me to many individuals and firms, both at monthly meetings and specialty meetings. He has also directly referred prospects to me, and set up seminars at accounting firms which have enabled me to communicate my services very effectively.

As these relationships have matured over the years, I owe much of their development to Bruce's efforts.

Sincerely,



STEVEN I. ALIN

SIA/kg

PDS

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