



July 16, 2004

To Whom It May Concern:

Steve Ash introduced himself to our firm in 1988. Due to perseverance and determination in wanting to assist our firm with his professional expertise, his goal was accomplished in 1998. Since that time, Steve has been providing our staff with excellent support in the area of group insurance benefit coverage.

I give Steve Ash my highest recommendation. He possesses all the attributes necessary to be an excellent insurance broker: he knows the market extremely well; he is diligent and responsive. Steve is both professional and personable and we very much appreciate his hard work on our behalf.

Yours truly,

Cherie A. Gaudet
Partner

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