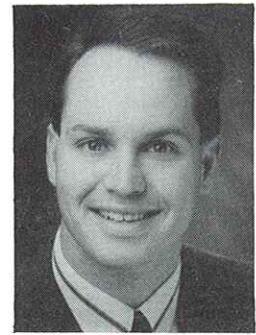


*Your
American
Family
Agent*

JEFF ENGELKES AGENCY, CLU, ChFC
108 WEST MAIN STREET
P.O. BOX 337
WAUNAKEE, WISCONSIN 53597-0337
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March 5, 1999

Dean Ramsden
132 E Grand Ave
Suite 202
Wisconsin Rapids, WI 54495-1014

Dear Dean:

Just wanted to drop you a quick note to say thank you for the outstanding work your staff has performed to date. I have already written one new referral, and I am in the process of quoting others.

Please thank your staff for me & keep up the good work. I am very please with the results.

Sincerely,

Jeff Engelkes, CLU, ChFC