

March 28, 2005

Mr. Walter Sanford
Sanford Systems & Strategies
559 South Washington Avenue
Kankakee, IL 60901

Dear Walter:

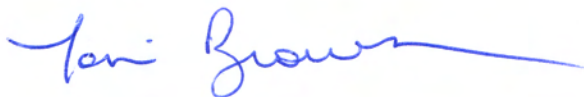
We would like to extend our sincere thanks for coming to Tomlinson Black's 2005 Education Conference and sharing with our agents your wealth of knowledge. The information provided to the agents will be invaluable for years to come.

I thought you would appreciate knowing that the vast majority of Course Evaluation Forms were marked Excellent and Above Average. You really made an impression.

Enclosed you will find a check for the amount due of \$435.40.

Again, thank you and we look forward to having you back in the future!

Sincerely,



Toni Brown
Education Coordinator
Tomlinson Black Affiliate Services
800-735-2388 / Fax 208-666-6258