

Bridgeside Insurance Agency, Inc.
24 Main Street
Chester, NY 10918

Roy Kalmus
Michael J. Davis

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To Whom It May Concern:

In 1996 my partner, Michael Davis and I left Prudential Insurance Company and opened up Bridgeside Insurance Agency, Inc.. At that time, we needed an accountant to help us set up our business and to advise us going forward.

Alan's son and my son were friends and I had met Alan a couple of times. I knew he was an accountant and decided to speak with him about my new business venture.

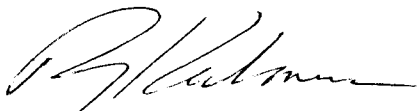
Alan set our business up as a sub-chapter "S" Corporation. He took care of our payroll and payroll taxes. He has done our personal and corporate business tax returns since that time. He has provided us with great financial advice since day one.

He has helped us to grow our business, helped us establish a retirement plan and has, over the years, become a great friend both professionally and personally.

I have referred countless clients to him, including my own 3 sons. Every time I refer one of my business clients to him, it has made me look good.

Alan, I can't thank you enough for your professionalism, expert advice, and friendship throughout the years.

Very truly yours,



Roy Kalmus, President
Bridgeside Insurance Agency, Inc.