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James R. Kwaiser
C.H.A.L.L.E.N.G.E.S. inc
P.O. Box 751
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Dear Jim:

The service you provide has been invaluable to me as well as to a number of my clients. Your "put the client's needs first" approach is often overlooked in today's business world.

You have demonstrated many times your keen ability to discern, evaluate and analyze complex interpersonal relationships within the family business environment. Your guidance in this area has proven time and time again to be the formula needed to take a business to the next level.

Your skills are unique - you help people to "see" by teaching them how to "open their eyes."

Sincerely,


George M. Kapusta, CFP
Registered Representative