

HICKS **OP** office[®] plus

James R. Kwaiser
C.H.A.L.L.E.N.G.S.
P.O. Box 751
Bethel Park, PA 15102

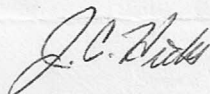
Dear Jim:

Thank you for helping my family and I through challenging times. Your guidance has really helped us progress in our succession planning.

I was not very optimistic when we first started, but now have a much better understanding. You taught us how to analyze, cooperate, and use our individual strengths to obtain our goals. You were gentle with sensitive issues, and really let us have it when it was needed. I'm sure we were very trying at times.

Jim, you are a wonderful person and an excellent teacher. I hope you'll be available for the third generation!

Sincerely,



John C. Hicks