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November 2, 1999

Ms. Honey Leveen, LUTCF
Long Term Care Insurance Specialist
Arena Tower I, Suite 1100
7322 Southwest Freeway
Houston, Texas 77074

Re: Your presentation to the AAll Financial Planning Study Group

Dear Ms. Leveen:

Per your request, I am providing written conformation of my appreciation to you for your time and efforts in your presentation to our group. Your participation in our panel presentation made for one of the most lively and effective meetings our group has ever had.

Thank you again for your valuable time.

Yours very truly,



Loyd J. Stegent, PFS, CFP
President