

*December 16, 2002*

*To Legacy Insurance Service Inc. of America!*

*My wife Leah and I wish all of you a Blessed and Special Holiday Season!*

*Andy, thank you for your terrific products and company, we hope to do much more business with you in the year to come.*

*Rick, thank you for your ongoing support and ideas that assisted me in my presentations. I especially appreciated your being there for me at any time when I called and keeping me on track. I want you to know how important it is to have an in the field experienced support from the company who knows the difficulties we run into.*

*Arlyss, thank you for your ongoing patience with me and keeping me straight with correct forms, etc. I commend you for putting up with us in the field, the understanding and realization of what we are going through is important.*

*Also, I want to thank you for your appreciation to us with words, aculeate, bonuses, amenities, and gifts.*

*Sincerely grateful!*

*Ron J. and Leah G. Sweeney*