

WILLIAM H. DOWNS, CPA

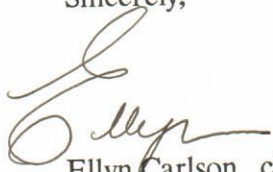
Rennie Gabriel, CLU, CFP
The Financial Coach
5189 Gaviota Avenue
Encino, California 91436

Dear Rennie:

Thank you for your excellent presentation on time management, marketing, and goal-setting that you gave at the May 8th meeting of the Burbank/North Hollywood Discussion Group. We rarely have speakers that can be called "motivational", but if I had to reduce you to a single adjective, that is most certainly the adjective for you. Keep up the good work and keep me on your mailing list.

With apologies for the lateness of this little note, thank you again for your time and expertise.

Sincerely,



Ellyn Carlson, chair