



J. Kapcheck & Co.

Marble • Granite

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Elk Grove Village, IL 60007
Telephone: (847) 593-3050

Jeffrey A. Krug
J. Krug & Associates, Inc.
1350 West Northwest Highway
Mount Prospect, Illinois 60056

March 15, 2009

Dear Jeff,

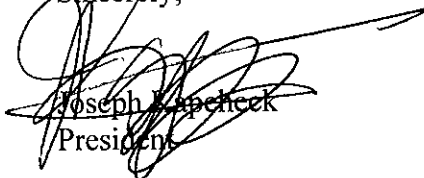
I wish to offer a thank you for the assistance you extended to our company in closing out our company's Buy Sell agreement insurance policies.

As you know, we suggested that due to our financial difficulty that we should close our policy and settle for the cash surrender value. However, your firm advised us that instead of taking the cash surrender value; we should possibly consider selling the life insurance policies, which may yield a greater monetary amount. Accordingly, we agreed that your firm proceed in this manner.

We are very grateful that we took your advice as the monetary return yielded a greater return to our company – nearly 4 times the cash surrender value. The return allowed us to reimburse our bank which also relieved a huge personal debt obligation.

As mentioned earlier, we are most thankful for your help during our troubled times.

Sincerely,


Joseph Kapcheck
President