



CHARTING A COURSE TO ACHIEVE YOUR FINANCIAL GOALS

May 1, 2009

Dave Guenther
17748 Amy Circle
Omaha, NE 68135

Dear Dave,

Thank you for speaking at our recent customer dinner. When calling customers for the event the title, "\$ HOW BERNIE MAD(e) OFF WITH THE MONEY \$" was something that everybody wanted to hear about. The title was very thought provoking and certainly timely. We had over 100 people register for the event at a time when other financial advisors are having trouble getting just a small group to come to a meeting.

When the event was completed and the attendees were leaving many of them commented on how "appropriate" and "informational" the presentation was and that they were very glad that they attended. They really appreciated your candor and up to date research which made this topic so interesting. You did a great job of making a complicated subject understandable for the average person.

Please use me as a reference anytime. I certainly will recommend you for similar speaking engagements and am going to urge other groups I am a member of to ask you to speak about "\$ HOW BERNIE MAD(e) OFF WITH THE MONEY \$".

Thank you again for a wonderful presentation.

Sincerely,

A handwritten signature in black ink, appearing to read "Rick R. Spalding", written over a light blue horizontal line.

Rick R. Spalding
Advisor, American Financial Advisors
V.P., American National Bank of Fremont

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