

Christopher Childs  
Director of Sales/Service  
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October 22, 1999

Michael Morningstar  
2002 Oakhurst Parkway  
SugarLand, TX 77479

Dear Michael,

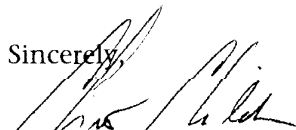
I would like to take this opportunity to Thank You again for your very informative and motivating presentation to our Dental member service call center. Your two presentations on Health/Wellness and Wealth Accumulation were the two cornerstones of our Discovery Day program

I wanted to share with you that in addition to the very enthusiastic response you received, their feedback indicated it was the highlight of the day and they wanted more time allocated for you. The follow-up presentation in August was equally informative and an extra bonus that really reinforced your message of focusing on beliefs and actions for developing abundant health and wealth.

Having attended numerous presentations myself as well as having had prior speakers I feel that to date yours was the most personally beneficial and motivating. I am confident it will make a significant difference and have lasting benefits in the lives of our employees.

In closing we would like to share with you our appreciation for your valuable time and enthusiastic message which will help us improve the quality of our lives.

Sincerely,



Christopher Childs

