

PERSIKE & DAMERON

INSURANCE AND FINANCIAL SERVICES, INC.

INNOVATIVE
SOLUTIONS
TO RISK
MANAGEMENT
AND INVESTMENTS

INSURANCE

Employee Benefits
Employer Services
Property Casualty
Long Term Care
Life & Health

INVESTMENTS

Financial Planning
Retirement Plans
Securities

EDWARD C. PERSIKE

CLU, ChFC, CFS, AEP REBC, RHU
Lic. #0430419

209-525-9390

FAX 209-525-9391

SAM DAMERON, CFP®

Branch Manager
Lic. #0678702

209-576-6790

FAX 209-525-9391

518 13th Street
Modesto, CA
95354

Securities offered through
BRECEK & YOUNG
ADVISORS, INC.

PIA Inc.
PROFESSIONAL
Insurance Associates

June 29, 2006

Andrew Johnston
Advance Business Strategies Inc.
309 MacDonald St.
Port Perry, Ontario L9L1L6
Canada

Dear Andrew:

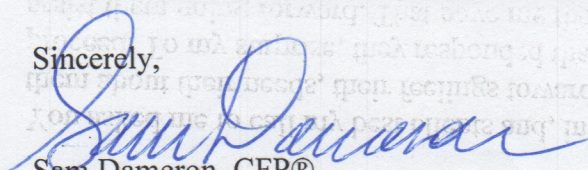
When we began working together I questioned whether my 17-year career in financial services was wasted. I had gone through several cycles, up and down, feast or famine, until I did not know if I could stand it one more time. I felt terribly guilty for the losses my clients experienced in the markets of 2000-2003. While most of my clients stuck with me, I was afraid to call them to ask for new business. Initially, I was unsure that I deserved to work with a coach because I was not convinced that I wanted to stay in the business.

You asked me to call my best clients and, instead of talking about how I felt, ask them about their needs, their feelings toward our relationship and how we should proceed. To my surprise, they responded that they wanted me to do my best to assist them going forward. That gave me the confidence to recognize that my clients still perceived value and I needed to get to work to deliver my best to them.

Now although my production has more than doubled and my net income has tripled, I feel like I have just begun to develop my potential. I look forward to your calls so we can continue this valuable process. Occasionally, I still backslide into behaviors that interfere with my progress but I have confidence that I will return to the path you have help me find.

Perhaps the greatest part of this coaching relationship is that I have found more happiness and success outside the confines of my business; now the business serves me rather than the way I was in servitude to it. Thank you.

Sincerely,


Sam Dameron, CFP®
Branch Manager