

**CERTIFIED
FINANCIAL
PLANNER**
BOARD OF STANDARDS

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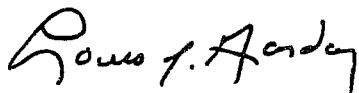
August 23, 2001

Dear Mr. Hall,

On behalf of Certified Financial Planner Board of Standards Inc., congratulations on being named to *Worth Magazine's* 250 Best Advisers list. Your inclusion in this elite group demonstrates your commitment to the highest standards of the financial planning profession.

We are proud that CFP certificants account for more than three-fourths of the names on the *Worth* list. By being on the list, you and the other CFP certificants promote the CFP certification and the standards it represents at financial planning's highest levels. Thank you for reflecting our profession at its best.

Sincerely,



Louis J. Garday
CEO, CFP Board