



W.J. Byrnes & Co.
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August 26, 2004

To: John Brahy Insurance

During the nearly ten years we've worked together, John Brahy has been a sympathetic ally in our struggle against rising health care costs. As a small company with offices in a number of States, getting good rates and coverage is not easy. John understands our concerns and keeps me up to date with products and alternative solutions that have benefited our employees while keeping costs under control.

A handwritten signature in blue ink that reads 'Mariane'.

Mariane Zanetti
Director
Administrative Services



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