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February 12, 2010

Mr Herbert Mallard  
223 Atlantic Ave 3E  
Palm Beach, FL 33480

Dear Mr Mallard,

Happy New Year! As 2010 is upon us, Peggy Sutherland and I announce with great pleasure that Jacob Craton has joined our investment team as a Financial Advisor.

Mr. Craton will be actively involved in the overall service of your accounts. He has a finance degree from Michigan State University and has been a licensed advisor in excess of 6 years.

In the event that Peggy or I are unavailable, please ask for Jacob, who will assist you or advise us of your concerns. We feel that in order to achieve your goals it would be in everyone's best interest to have an additional member of your investment team.

We look forward to continuing our service and encourage you to welcome Jacob when calling.

Warmest regards

ROBBIE A. DeROOY  
Senior Vice President – Investments  
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