

KFG
KENTUCKY FINANCIAL GROUP, INC.
ESTATE AND FINANCIAL PLANNING

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December 10, 1999

Mr. Keith Kern
META
401 So. 4th Ave. 9th Floor
Louisville, KY 40202

Dear Mr. Kern,

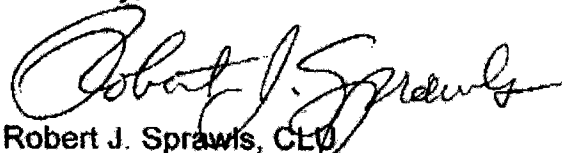
It is with great pleasure that I write you this letter as an endorsement, if you will, of Paul Lichtefeld, Jr. and Joe McMillen. They are now good friends of mine and have been extraordinary volunteers for us at YMCA, Camp Piomingo.

I am the Chairman of the Board for Piomingo, on the Metro YMCA board and a volunteer for Project Safe Place where I was also a counselor and a board member. This is how I first became aware of META. I was probably your worst golfer at the initial "Safe Place Golf Tournament". I was and still am impressed with META's commitment to the Louisville YMCA.

I have a habit of speaking up for the YMCA and did so to Paul and Joe when Piomingo needed some help. In 1998 Joe and Paul were our Branch's volunteers of the year. They volunteered a lot of time and energy to clear and level a hill for our soccer field. We now have a state of the art soccer field for our fledgling soccer program. Again this year we needed help and Joe immediately came to our rescue.

In coordination with Philip Morris, they cleared the woods for our brand new 18-stall horse barn and our corral and riding rink. The job is truly first class as are Paul and Joe. I can enthusiastically recommend these men as the right kind of people to do business with. If you wish, you may call me for details.

Sincerely,


Robert J. Sprawls, CLU