MassMutual
FINANCIAL GROUP
THE BLUE CHIP COMPANIES℠

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October 6, 2002

Bob Janet
2720 Bent Oak Drive
Matthews, NC 28105

Dear Bob:

For some time I've wanted you to know that after attending one of your sales seminars, I have decided that you are one of the finest practical sales trainers that I have ever known.

As you know, I've been proud to be a professional salesman and sales manager for over 40 years. I think I am qualified to refer to you as the best.

Sincerely,

Henry Donaghy, LUTCF, CLU

HD/jh

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