

September 20, 2005

Mr. Jeff Thredgold, CSP
Thredgold Economic Association
136 S Main Street, Ste 417
Salt Lake City UT 84101

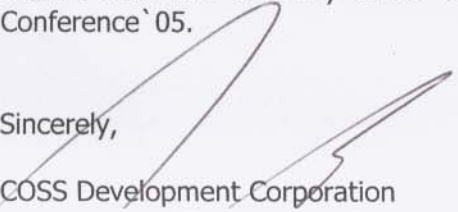
Dear Jeff,

Your keynote address at COSS' annual conference was certainly a hit. With a room filled with about 100 people from Life Insurance and other financial service companies, we needed an economic or financial focus. At the same time, we wanted at least a bit of humor. Economics and humor are not necessarily compatible, or easy to blend together. To make matters even more challenging, because of what our audience does for a living, you can't just tell them anything and expect them to accept it. More likely, someone in the audience will take issue with a presenters forecast no matter what it is.

Even with the challenge that COSS Conference `05 presented, Jeff, you hit a home run. Your mix of fact, forecast and humor was refreshing, informative and entertaining. "Thredgold was great", "How did he remember all that stuff without notes", "Excellent"...these were some of the comments most often voiced by our attendees.

Thanks Jeff. We certainly made the right choice in selecting you as keynote speaker at COSS Conference `05.

Sincerely,


COSS Development Corporation

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