

Metropolitan Life Insurance Company

6301 NW 5th Way, Suite 2000, Ft. Lauderdale, FL 33309
(305) 771-0282 (305) 947-7550



Joel M. Marlin
Agency Vice-President

Mr. David Carey

Dear Dave

I can't thank you enough for the superb job you did at our annual kick-off meeting on January 10, 1989. My office has since been flooded with phone calls and letters thanking me for having you at the meeting.

The experiences you shared with us and your messages about having the determination to succeed were well put together and, most importantly, really reached their mark.

There is no doubt in my mind that when we achieve our lofty objectives at the end of this year, I will be in a position to personally call you and thank you for the role you played.

I'm only sorry we did not get to spend more time together, but that gives me something to look forward to for the next time.

Please feel free to use me as a reference in the future.

Thank you Dave, and God bless.

Sincerely

A handwritten signature in cursive script that reads "Joel".

Joel M. Marlin
Agency Vice-President
Miami Region

January 17, 1989