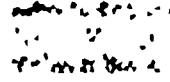




AXA Advisors, LLC



AXA

September 23, 1999

JMI

Dr. Jeffrey L. Magee
P.O. Box 701918
Tulsa, OK 74170

To Whom It May Concern:

I recently had the privilege of booking Dr. Magee at a Branch meeting. He was very good. His message was intellectual, emotional, motivating and timely.

Jeff's enthusiasm is contagious; I would not hesitate to recommend his services to anyone who is interested in a dynamic presentation.

Sincerely,

AXA ADVISORS

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