

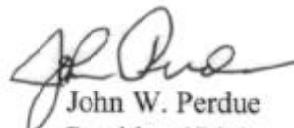
JOHN W. PERDUE
PRESIDENT/COO

TO WHOM IT MAY CONCERN:

I would not hesitate to recommend Karla Brandau as an excellent speaker in her areas of expertise. Ms. Brandau spoke at a Ladies Financial Forum for my Bank and we received many, many positive remarks from our guests about her program. Our attendees ranged in age from early thirties to late seventies and Karla managed to hold the interest of each person.

She is extremely personable and manages to mix humor with some sage advice on being a happier and more self-sufficient person. I would highly recommend her to anyone looking for a professional speaker.

Sincerely,


John W. Perdue
President/COO

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