



SKODA MINOTTI

CPAs, BUSINESS & FINANCIAL ADVISORS

Delivering on the Promise.

December 22, 2009

Mr. Ross Farro
Benefits Resource Group
6480 Rockside Woods Boulevard South
Independence, OH 44131

Dear Ross:

It is my pleasure to provide you with a recommendation based on the many years of valuable consulting services Benefits Resource Group ("BRG") has provided to Skoda Minotti.

BRG has always provided sound advice and counsel for all of our employee and partner benefits. BRG's ongoing and consistent planning has assisted in creating benefit strategies that are necessary for planning and forward-thinking solutions. Although every year it becomes more difficult to manage the cost of employee benefits, BRG thoroughly analyzes our plans and explores new methods and ideas in order to keep benefits affordable. BRG recommends innovative and successful ways to meet budgetary needs and strives to achieve the goal of providing high quality but cost effective benefits for Skoda Minotti and its employees.

BRG truly is a full service benefits consulting firm that is a step ahead of its competitors.

Very truly yours,

SKODA MINOTTI

Gregory J. Skoda, CPA