

THE HARTWOOD GROUP

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To Whom it May Concern:

It is seldom that I have the opportunity to write a reference letter for someone whom I can so unequivocally and enthusiastically recommend as Nancy Wintner.

Several years ago I made the decision that in order to accelerate the growth of my investment firm it would be necessary to engage the services of a marketing and public relations consultant. Since this was my initial venture into marketing, I felt it essential that we hire someone who was thoroughly knowledgeable and experienced in professional services marketing. Nancy proved to be that person.

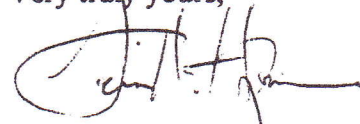
Under Nancy's insightful guidance, we developed the appropriate objectives and marketing strategies for a successful, effective marketing campaign. Through a variety of marketing activities such as public speaking engagements and broadcast and print publicity, we were effective in generating awareness for The Hartwood Group and reaching our target audience.

Not unlike the investment process, Nancy explained from the outset that marketing is a long term process, which over time, can generate significant returns. In pursuing our long term plan, we have been fortunate that Nancy's strategy has also been successful in generating leads over the short term.

As a professional, Nancy's writing and communication skills are excellent. Her persistence and tenacity in pursuing marketing opportunities for us as well as her ability to motivate and monitor client involvement in the marketing process has served us extremely well.

I have the highest respect for Nancy both as a person and as a professional and would highly recommend her as an invaluable asset to direct your marketing efforts.

Very truly yours,



Lewis N. Hyman, JD
President