

October 13, 2001

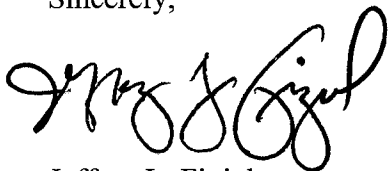
To whom it may concern:

I am happy to serve as a professional reference for Jeffrey Barnosky. Jeff was employed by my company from February 1995 through September 2001 and I can readily testify to his abilities. During much of his tenure at OLDE/H&R Block Financial Advisors, Jeff worked under my direct supervision. As a manager, my success was largely dependent on my ability to be able to delegate tasks on the knowledge that they would be completed correctly and on a timely basis. Jeff was one of the individuals that afforded me that luxury.

Jeff is resourceful, well organized, detail oriented and provided a level of customer service in our organization that earned him a fine reputation among those he served. Jeff's position was eliminated as a result of a "reduction in force" mandated by the trying times with in the brokerage industry and if the opportunity presented itself in the future, I would readily rehire Jeff.

As a perspective employer, I know that you are searching for someone on who you can depend to do the job right. Jeff is a quick student, technically able and completely reliable.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey L. Figiel". The signature is fluid and cursive, with the first and last names being more prominent.

Jeffrey L. Figiel