



December 13, 2001

To Whom It May Concern:

I am writing to acknowledge my recommendation of Feagans and Associates.

Northern Virginia Beverage is a Beverage distributor of 40+ years in the state of Virginia. We have grown over that time from a small distributor to a company today that is generating \$60 million in sales. Throughout this growth we managed the ups and downs of our insurance costs and thought we were doing a pretty good job. We also felt our operation was a safe environment to work in and that we were fulfilling our legal obligations as an employer... We were wrong and one visit from OSHA woke us up. Unfortunately some of our past workers compensation claims had triggered an OSHA audit. Once that dark experience was over we vowed not to be put through that experience again.

A fellow wholesaler recommended Mel Feagan to me. I had known Mel from his days in the beer business, so we decided to give Mel a try. It was and is a great decision.

Mel has helped us to save \$50,000+ in insurance premiums through a reduced insurance mod. Not to mention the future hidden savings we have had due to reduced accidents. He has our people believing in safety and working smarter. His regular meetings with our people have improved morale, as our employees appreciate that we are focused and concerned about their safety. He has gotten buy in to programs that we never could.

Mel's plan works.

I recommend you give Mel's program a try, you will not be disappointed if you want your company to lower its insurance premiums and be a safe environment to work in.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas S. Russell". The signature is written in a cursive style with a large, looped "R" and "S".

Thomas S. Russell  
President