



TRI-CITIES BEVERAGE  
CORPORATION

*Serving Tidewater Virginia*

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March 26, 2001

It is with pleasure that I write this letter of recommendation regarding Feagans and Associates and their Safety and Risk Management solutions program.

Tri-Cities Beverage is a major Miller Beer distributor serving Eastern Virginia.

During the past three years, we have had several workers compensation injuries and preventable vehicle accidents.

We decided to retain the services of Mel Feagans as suggested by the insurance companies that provide us coverage.

Mel has successfully tackled the preventable vehicle and workers compensation problem.

In Mel's first year, workers compensation claims have been reduced mostly to first aid type claims. Vehicle accident claims were reduced 75%.

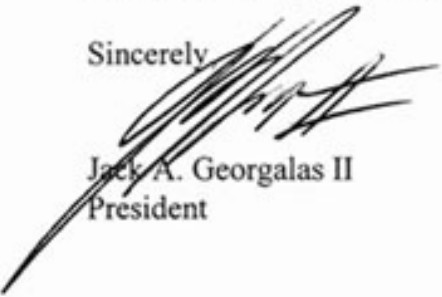
The above has resulted in an insurance premium reduction of over \$50,000, after the first year of Mel's plan.

Mel has an excellent plan that works!

One of the accomplishments I am most proud of is we lost only (1) day due to workers compensation injuries all year.

I strongly recommend Mel's Safety Program to any distributor that wants to protect its workers and reduce the costs of insurance premiums.

Sincerely



Jack A. Georgalas II  
President