



May 15, 2008

Raymond Moore
Director - Employee Benefits
FinCor Solutions
6215 West St. Joseph Highway
Lansing, Michigan 48917

Dear Mr. Moore,

I am very pleased to provide a testimonial letter complimenting Julie Krzeminski on her employee benefits work at Caro Community Hospital. Specifically, I am very pleased with her ability to continually save us substantial premium dollars on our employee benefits without sacrificing benefits and service.

Julie has been consulting us on our employee benefits for the last 4 years. She has since saved us significant premium on our medical, life and dental and STD benefits. She has provided us with excellent service, constantly keeps us updated on the latest employee benefits, is professional, works well with my staff and employees, demonstrates excellent partnership with insurance carrier vendors and has committed to serving us.

I would highly recommend her to my peers and those employers who are looking for an employee benefits consultant.

If anyone has questions regarding Julie Krzeminski's services or FinCor Solution's Employee Benefit programs, please call me to discuss.

Sincerely,

William Pat Miller
President and CEO