

IMPERIAL BANK

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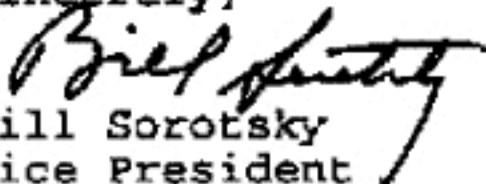
July 7, 1995

To Whom It May Concern:

Mr. Braverman's combination of strong communication skills and ability to apply humor in real life client situations is a real asset in successful marketing for new business and keeping our perspective. And to boot, he is very funny and entertaining, a rare blend of standup comedian and business acumen.

I recommend Terry in those situations where levity is required to supplement marketing efforts.

Sincerely,


Bill Sorotsky
Vice President