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Minneapolis/St. Paul Chapter

July 28, 2005

Lynn Ostrem
4439 McAllister
St. Michael, MN 55376

Dear Lynn Ostrem:

The Board of Directors of the Minneapolis/St.Paul Chapter of BetterInvesting (the Board) has met to review the issues discussed on July 20, 2005.

The Board notes and appreciates your past contributions to BetterInvesting/NAIC at the national and local levels especially in the areas of class formulation and instruction and organization of the "Road Class" program.

The Board concludes that it is in the best interest of the Minneapolis/St.Paul Chapter and BetterInvesting that you will continue to administer the road classes and club visits and teach three classes as agreed at the May planning meeting if this agreeable with you.

The Board requires your resignation as an Associate Director of the Minneapolis/St.Paul Chapter of BetterInvesting.

Respectfully,

A handwritten signature in black ink, appearing to read 'Gayle', is written over a light blue horizontal line. The signature is fluid and cursive.

Gayle M. Olson
Acting President
Minneapolis/St.Paul Chapter BetterInvesting