



April 15, 2008

Dear Rob,

I just wanted to take the time to tell you and your staff how much we appreciate all you have done to help the Pine Belt organization over the last three years. As you were made aware during your first visit, our company does not have a formal human resources department.

Thankfully, Advanced Benefit Advisors provides us with the expertise and support we need in order to be in compliance with all our human resources issues. Your internet updates and newsletters help keep us up to date with new developments and legal issues.

Our Company benefits website you setup for us has been a hit with our employees. They are able to locate physicians, get information on covered benefits and get answers to general questions without taking time away from our office personnel. Complicated issues or problems have always been handled by your staff promptly and courteously.

Unfortunately during tough economic times we have to make tough business decisions that impact our workforce. Unfortunately we had to increase the employee's contribution to the health and dental benefits. You have been a tremendous help by explaining to our employees the rising cost of health insurance and how they could make certain options to keep their cost down.

Once again Pine Belt thanks you for keeping our cost of health insurance down. Your large presence with the various insurance carriers has enabled us to remain under the average price increase for health insurance and we were able to freeze our dental cost for a two year period which really worked to our benefit.

It is great having Advanced Benefit Advisors working for us.

Sincerely,

A handwritten signature in blue ink, consisting of several loops and a long horizontal stroke at the end.

Kevin P. O'Gorman, CFO
Pine Belt Enterprises, Inc.