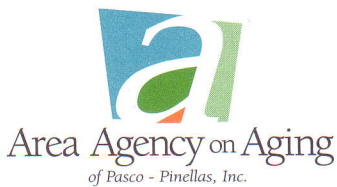


October 18, 2002



Mr. Gary Davis
Manager, Planned & Major Gifts
All Children's Hospital Foundation
777 4th Street South
P.O. Box 3142
St. Petersburg, FL 33731-3142

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Dear Mr. Davis:

We understand that Mr. Michael Osadchey has approached your organization regarding his company's guardian pooled trust and that you would like a character reference letter from some of his associates. We are pleased to offer such a letter.

Our agency, the Area Agency on Aging of Pasco-Pinellas, Inc. plans, advocates, funds, and provides services to seniors in Pasco and Pinellas Counties under the overall jurisdiction of the State of Florida Department of Elder Affairs. As part of our responsibilities, we coordinate and collaborate with different organizations who offer goods and services to or on behalf of seniors. That is how we know Mike Osadchey and his associate, Mr. Larry Poteet.

Although we have not had direct business contracts with them, we have observed them and worked informally with them for about three years. Mike and Larry are community advocates and excellent in both generating ideas and following through and putting into action their activities. We have coordinated with Mike and Larry on endeavors in both Pasco and Pinellas counties and are impressed with their networking abilities and their depth and breadth of knowledge.

Mike and Larry as individuals and Lasting Legacy as a company, have been extremely generous to causes and issues that move them. We have witnessed this generosity to other groups and have benefitted by it ourselves. Mike and Larry have always demonstrated compassion, professionalism, and diplomacy in all the arenas with which we have had contact with them. We have observed from them, the highest ethical behavior.

Although we cannot recommend any company over another company, we are confident in letting you know about Mike and Larry's personal characteristics. If you need additional information, please let us know.

Sincerely,

Sally D. Gronda,
Executive Director

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