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O. ALFRED GRANUM, CLU, President

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To Whom It May Concern:

I have spent my adult life developing the philosophy and process for building a successful career through the sale of financial services. This led to my creation of the One Card System (OCS) for building a clientele.

In 1990 I collaborated with Dr. Barry Alberstein and his wife Delia on a revision of my book, "Building a Life Insurance Clientele, The Art and Science." Since that time I have worked closely with the Albersteins on three revisions with a fourth due for publication later this year.

The Albersteins have developed an outstanding web based software system that captures both the philosophy and the business model of the OCS. I see this innovative software as the next step in the natural development of both my research and the OCS. I enthusiastically and wholeheartedly endorse The Career Activity Management (CAM) System as the modern continuation of my work.

Cordially,

GRANUM AGENCY, INC.



O. Alfred Granum, CLU
President



General Agent Emeritus,
Northwestern Mutual