



**American Society of Military Comptrollers
New Biscayne Chapter
Miami, Florida**

27 October 2008

Mr. Michael Ryan
BSA & Associates
409 South Fretz, Suite A
Edmond, OK 73003

Dear Mr. Ryan:

In behalf of the directors and membership of the ASMC New Biscayne Chapter, thank you for coming to South Florida and presenting your talk, "Risk Management and Financial Efficiencies for all CSRS, FERS and Military Personnel" at our September 2008 chapter luncheon.

It is clear to me from comments after the luncheon that our newer and more experienced personnel alike found that your interesting talk raised numerous areas of concern with regard to our personal financial planning efforts. As the country's economic situation has continued to deteriorate, I am certain that the concerns you raised have only become even more pressing and I am sure that most, if not all, of our members will take action to follow up on them.

Finally, as we are a relatively new chapter (reconstituted earlier this year after a ten-year inactive period) I particularly appreciated your courtesy and willingness to work with us as we established the details of our luncheon meeting. Please accept my best wishes for your continuing success.

Sincerely,

A handwritten signature in black ink, appearing to read "Neil D. Friedman".

NEIL D FRIEDMAN CPA
Secretary

ASMC New Biscayne Chapter