

March 22, 1974

The Honorable Jane Tolmach
Mayor of Oxnard
Oxnard, California 93030

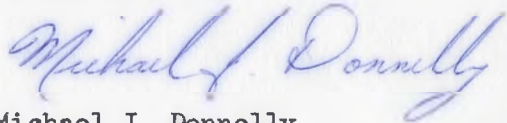
Dear Mrs. Tolmach

I was deeply saddened to hear of the death of your brother. Unfortunately, I was not privileged to know him personally, but I know well what his passing must mean to you.

Please accept my most sincere sympathy and the Ventura Association of Life Underwriters join me in this expression.

We missed you at our Luncheon on Friday, March 1st.

Sincerely yours



Michael J. Donnelly
V.A.L.U. President