

ARNOLD ADVERTISING

April 21, 1998

To Whom It May Concern:

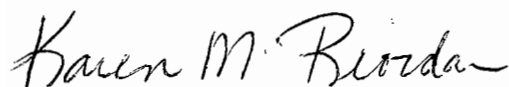
I am writing to offer a letter of recommendation for AGI Consulting Group. In February of this year Arnold Communications contracted with Ms. Lori Bomes of AGI Consulting to facilitate critical ideation sessions on behalf of our client, The Hartford Financial Services Group.

We found Lori's work to be outstanding; she had the right skills as well as the necessary understanding and insight into The Hartford to ensure our success. We set out to create a blueprint for developing breakthrough communications work for The Hartford's brand and with Lori's superb facilitation we far exceeded our objectives for the project.

Arnold and our client at The Hartford especially appreciated Lori's ability to bring out the creativity in each of the ten participants and develop it for meaningful application in the 1998-1999 marketing communications plan. Her energy, playful spirit and keen insight into our group dynamics had a positive impact.

I am pleased to extend my recommendation for AGI Consulting and would be delighted to discuss the organization's merits in more detail.

Sincerely,



Karen M. Riordan
Vice President, Management Supervisor

ARNOLD COMMUNICATIONS, INC.

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