



**NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS**

Richard L. Hoover-President, NAIFA Nevada  
2920 S Jones Blvd Ste 110-A  
Las Vegas Nevada 89146  
702-221-8866 ext 11

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Mr. David Racer  
Alethos Press LLC  
PO Box 600160  
St. Paul, MN 55106

Dear Dave,

I want to thank you for the insight and enlightenment you brought to our membership while speaking at our annual Financial Forums in Las Vegas on February 20, and Reno on February 21.

You gave the 400 Nevada members here the inside track on the truth of health care in America. They are now armed with correct and concise information to share with their customers on real, effective health care reform. Your mix of detail with humor and personal stories made your presentation especially effective, and thank you for your enthusiasm.

I hope that the information you have assembled after years of hard work and non-biased studies of the health care system and statistics finds its way into the hands of elected officials and their staffers: They really need unbiased information to help them make correct choices as together, we face this "national health care reform storm."

If I can be of any assistance in your efforts or if I may in anyway assist other organizations that may be pondering whether to have you speak or not, please have them call me! Your work is invaluable to the health care profession, the American people and the professional insurance and financial advisors in the field.

Personal Regards,

Richard L. Hoover President  
NAIFA Nevada