



To whom it may concern:

I have known Tom Dufek for over ten years and have engaged Dufek & Associates for consulting services in human resources, banking relationships, and mergers and acquisitions. I have always found their services to be thorough and quite professional. Equally important, is that they are very easy to work with and have never missed an agreed upon deadline. While many other consultants say their client's needs come first, it actually is true with Dufek and Associates.

If you need further information about Tom or his company, please feel free to contact me at 212-886-4005.

Sincerely,

William F. Baccaglini
Executive Director