

RONALD T. KOWALSKI
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708/453-7162 Residence

October 11, 1995

Ms. Kathleen Peterson
Equinox Consulting
7618 W Madison St
Niles, IL 60714

Dear Kathleen:

I want to thank you for organizing my office life. The time saved from transforming a paper mountain and many "containers" to an organized approach to hold, forward, read and work has enabled me to more efficiently use my work week.

I can find things quickly and the "I can't find it now, see me later" phrase has left my vocabulary.

Keep up the good work, the world can use your organizational skills

Sincerely,



Ronald T. Kowalski, CPA, CFP
Certified Financial Planner