

Michael Moen, CLU

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June 11, 2007

Re: Dave Racer

To Whom It May Concern:

Our headwaters Association of Insurance and Financial Advisors was fortunate to have Dave Racer speak to us on the United States Health Care System at our meeting in March 2007. His efforts were above and beyond the call of duty, having flown into the Twin Cities the evening before, then driving up to Bemidji that same evening to be ready for our luncheon presentation the following day.

Dave's research and insights into our health care delivery system compared to other nations in the world (or what the politicians on both sides of the aisle would like us to believe) were very revealing. It was, as Paul Harvey says, "The rest of the story."

Dave has a refreshing presentation style which keeps the program moving along in rapid fashion, but with thought-provoking "nuggets of information." We were fortunate to have a reporter from the local newspaper in attendance and the article that followed the next day was very well received.

Dave's message and take on the information needs to be heard. Hopefully, it will create good dialogue and result in improvements in health care for all concerned.

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