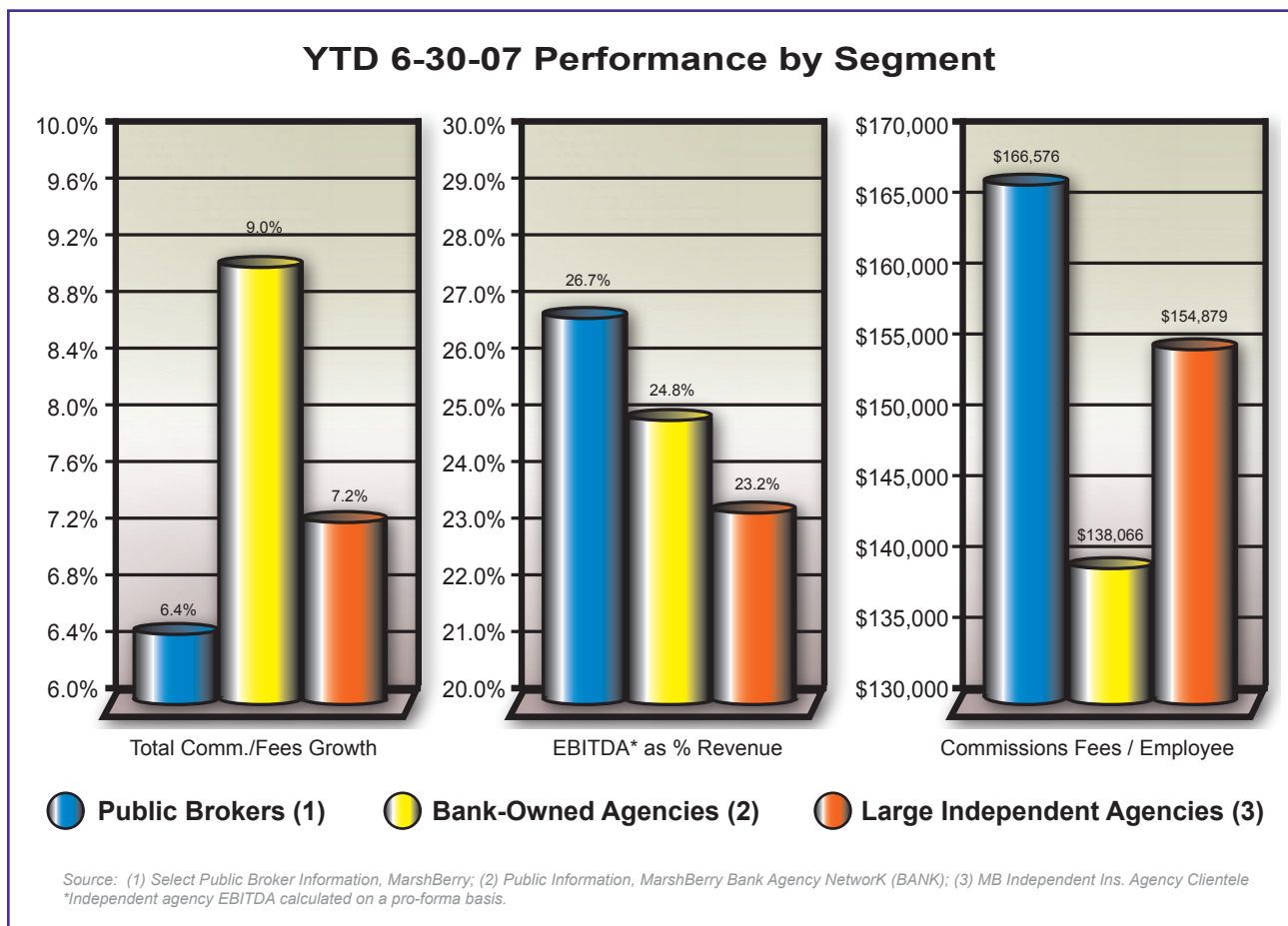


Strategic Planning

As we approach 2008, strategic planning is critical to ensure future success. If nothing else, the private equity movement of the past twelve months illuminated two imperative factors that all agency and broker owners must implement. First, like any asset acquisition, individual owners must quantify the overall purpose and strategy of their investment by documenting the desired time horizon and the return expectations. Second, shareholders must clearly define annual success metrics relative to their investment strategy. Whether growth, earnings or efficiencies, owners need to quantify internal success in order to measure, monitor and improve performance.



Have a Happy Holiday Season and Best Wishes for 2008.

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