

411 North Avenue East • Cranford, NJ 07016-2444 • (201) 272-8500

Mr. Jerry Teplitz, President
Jerry Teplitz Enterprises, Inc.
4317 Tillman Drive
Virginia Beach, Virginia 23452

Dear Jerry:

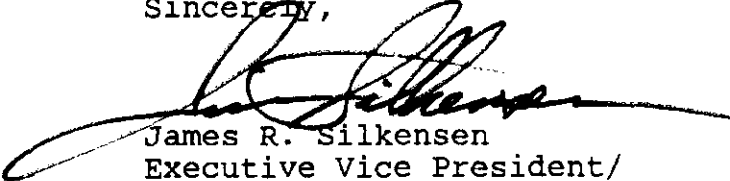
On behalf of all the members of the New Jersey Savings League, please accept our most sincere thanks for again doing such an outstanding job in addressing our members on Thursday afternoon, June 4 in DisneyWorld.

Your program is always timely and while educational, is also entertaining. The comments we received on your presentation were most complimentary.

I wish to extend my personal thanks for your participation on our convention program.

Best regards.

Sincerely,



James R. Silkensen
Executive Vice President/
Administration

JRS/mj