

HUGINS ASSOCIATES
Certified Public Accountants

February 24, 2002

Drumm McNaughton CMC
The McNaughton Group
5001 San Jacinto Circle East
Fallbrook, CA 92028

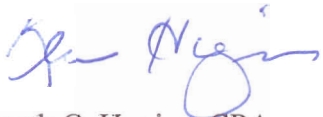
Dear Drumm:

Thank you for helping us with our strategic planning. Your facilitation of our planning sessions, as well as your guidance and encouragement throughout the process, were instrumental in our developing an excellent Strategic Plan with its implementation plan.

You helped us expand our horizons, and gave us solid guidance about how to move into new areas of business. I have no doubt these will be beneficial to us over the years.

I happily and most resoundingly endorse your work and ethics without reservation. Please feel free to use me as a reference for future work. I would be happy to recommend you to any organization to guide their planning and implementation processes. You truly know "how to make visions take flight."

Sincerely,



Kenneth C. Hugins, CPA
KCH:lc