To Whom it May Concern:

I am the Managing Editor of tax and financial content at The National Underwriter Company and have worked with Robert in his capacity of author and advisor for us for about three years.

Robert is the co-author of our four volume flagship publication *Tax Facts* and is responsible for updating this publication annually for any changes to the publication as a result of changes in the tax law during the prior year. In addition, Robert writes a weekly column for us for our online publication *Tax Advisor* where he writes on recent trends and changes affecting life insurance, retirement and estate planning.

Robert’s work is of the highest quality and accuracy and he is always timely, accurate and concise. This of course reflects a deep knowledge of tax law as well as its implications for tax professionals and taxpayers. In addition, Robert is a great communicator, is very professional and works well at all levels with our staff.

I believe he would be a great addition to any faculty for a teaching role of Federal Income Tax and any related topic.

Richard Cline

Managing Editor, The National Underwriter Company

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