


Michael E. Gray, Jr.
Termland Insurance Services
196 E. Nine Mile Rd. Suite D
Pensacola, Fl. 32534

Reference: Client Satisfaction

I am pleased to recommend Michael Gray and his organization,
Termland Independent Insurance Services, who have served me
well in my efforts to find term insurance policies appropriate *To*
my evolving estate management needs.


Glen Franklin, PhD
Fairbanks and Delta Junction, Alaska

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DIVISION OF AGRICULTURE

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