



SOMERSET COUNTY COALITION ON AFFORDABLE HOUSING

Sharon Clark, Executive Director

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John W. Mooney, SCCOAH President
Retired, National Starch & Chemical Company

May 20, 2010

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Somerset Savings Bank, SLA

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Certified Public Accountant

Jennifer R. Laterra, SCCOAH Secretary
Mortgage Consultant

*Carla Kruck-Ruggeri
Be Happy In Your Skin
33 Sutton Farm Road
Flemington, NJ 08822*

Dear Carla:

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On behalf of the Somerset County Coalition on Affordable Housing (SCCOAH) staff, we are writing to thank you for the great day we had on May 6, 2010. I cannot thank you enough for all of your preparation for our Staff Appreciation Day. You were more of a hit than I had hoped. My expectations were met, and exceeded.

My staff has to juggle their personal lives along with working with our clients who come in very emotionally upset. It was great not only the helpful information you presented, but you provided specific answers to questions and made us laugh throughout the day. My staff is still talking about it weeks later and are successfully using your ideas and logging onto your website.

We all came away with a better feeling of ourselves and what we need to do to put ourselves on our "to do" list. It also is very helpful to know you are only an email away for our ongoing questions.

Thanks again for your enlightening presentation it was high energy, humorous and gave very practical advice.

Advisory

Steven Fuerst
Lowenstein Sandler, PC

Fred Howlett
Attorney

Laurette Kratina, PP, AICP
Somerset County Planning Board

Sincerely,

*Sharon M. Clark
Executive Director*