Carl Ricciardelli MutualService Insurance Companies 1919 University Avenue St. Paul, Minnesota 55104

Dear Carl:

It will be desirable for my upcoming appointment as Professor and Director of the University Laboratory, and Professor of Medicine of the Medical School, that my title with Mutual Service be changed to Consultant Medical Director. This is to avoid conflict of interest considerations at the University.

Do you see any problems there for Mutual Service? It will not affect in any way my function in and for the company. I will still be responsible for the Life and Casualty decisions and representing Mutual Service in the general community. It might be useful also to list Dr. Fergusen as Associate Medical Directof for the Health Service, if he approves.

Regards,

Henry Blackburn, M.D. Medical Director

HB/rs