



S & S TREE AND HORTICULTURAL SPECIALISTS

August 19, 2004

Mr. John R. Stuebner, Trustee
1 Financial Plaza Suite 2500
120 South Sixth Street
Minneapolis, MN 55402



RE: Bankruptcy of Norman F. Novak
Bankr. No. 03-44598-NCD

Dear Mr. Stuebner:

I am writing to object to the assertion that the attachments in our proof of claim are the obligation of JBS Landscaping & Irrigation, Inc. Specifically, two of the invoices were for services provided by S & S Tree and Horticultural Specialists, Inc. on Mr. Novak's personal property. These services were for his benefit rather than the benefit of JBS Landscaping and were billed to JBS Landscaping at Mr. Novak's request. Because these two invoices are consumer debt rather than commercial debt, \$782.78 should be included in the bankruptcy and not dismissed by the court.

Sincerely,

Charles B. Ruegamer
Vice President-Operations

Enclosures

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