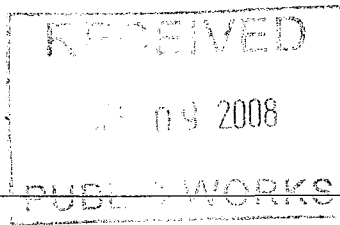


PENNY'S
PENNY'S CONCRETE INC.



of Missouri, Inc.

September 1, 2008

Dear Valued Customer,

We want to thank you for the opportunity to serve you. The ready mix industry (Attachments #1, #2, #3a, #3b, #4) and perhaps you, yourself, are facing a most unusual business climate. The challenge is one of escalating costs in nearly every area of our operation at a time when market demand for our products has fallen at unprecedented rates; rates of decline not seen in the last quarter-century or at any time during the operation of a company with 80 years of history.

We, like many others, have taken and will continue to take aggressive measures to reduce costs. However, this action alone will not create a workable solution to this unprecedented problem. Individuals and businesses, when faced with this condition, react in many varied ways that may not be in your best interest, even to the extreme of altering the integrity of their product. The wisdom of the past (Attachment #5) still rings true; the lowest price is generally not the greatest value. On June 5th, 2007, we announced (Attachment #6) that all our invoices would reflect a fuel surcharge. We have had many complaints about this action, with requests to include the fuel surcharge into our price. Effective October 1, 2008, we will eliminate all fuel and energy surcharges.

The challenge before us, with our focus of always doing the "right thing" in all matters of our business, necessitates that we increase general concrete prices by \$16.00 per cubic yard effective October 1, 2008. We will honor all outstanding pricing.

We greatly appreciate you. If you have any concerns, problems, or questions, please do not hesitate to contact us.

Sincerely,

David F. Hoover
President