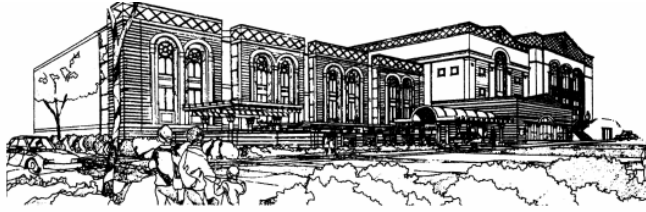


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SHALOM**



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Rabbi Emeritus

Charles Diamond
Rabbi of Education and Youth

Amir Pilch, F.S.A.
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May 27, 1999

Mr. Karl Denison
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue-Suite One
Rockville, MD 20852

Dear Karl:

Please allow this correspondence to confirm my congregation's and my gratefulness in your representation of Beth Shalom as a result of the devastating fire that took place on October 8, 1996. The distance in which you traveled to come to our aid the day after our fire and the sincerity and heart which you displayed during our initial interview, immediately made me confident in choosing your company amongst all the other local and national public adjusting firms which we interviewed.

From the moment that you appeared on the scene, you immediately began guiding our direction in our use of the disaster restoration contractor which showed up immediately after the fire. Thereafter your expertise and experience helped to guide our congregation to a settlement with the Zurich Insurance Company which was applauded by the entire Beth Shalom leadership.

I would be pleased to recommend you and GGG/AI to anyone in need of your service. Should they wish to discuss your qualifications and experience with me, I would be more than happy to discuss the same.

Sincerely,

Barry J. Palkovitz, Esq.,
Chairman
Fire Rebuilding Committee

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