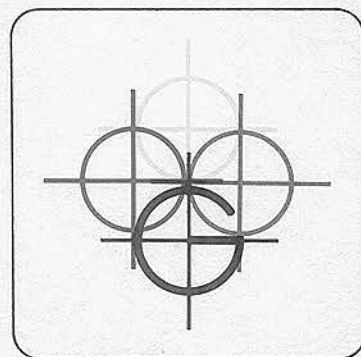


1751 Floradale Avenue, South El Monte, California 91733, Phone: 686-2040 Or 443-6938

October 26, 1984

Greenspan Co.
3440 Wilshire Blvd.
Los Angeles, Ca. 90010

Att: Ed Kerr



Graham Printing & Lithograph Co.

Dear Ed;

Now that we have put to bed the last portion of our fire loss claim and have resolved the settlement amounts in what we feel was an equitable determination, it is time to give credit where due.

We are not only satisfied with the results of having you and your company's expertise, but feel that it was an absolute necessity to understand and deal with the wealth of complexities that arose, especially in business interruption.

We would heartily recommend your firm in cases such as ours and feel that your fees proved most reasonable in relation to the results.

Best Regards,

A handwritten signature in cursive script, reading "Bob Van Gelder". The signature is written in dark ink and is positioned above the typed name.

Robert B. Van Gelder
General Manager

RBVG/tb