

FRUMOVITZ, MATSUNAGA, DALY AND ROSS, MD'S

A MEDICAL CORPORATION
OBSTETRICS, GYNECOLOGY AND INFERTILITY

WILLIAM A. FRUMOVITZ, M.D.
JON S. MATSUNAGA, M.D.
CORNELIA B. DALY, M.D.
SHERYL A. ROSS, M.D.
BO H. THORDARSON, M.D.

2001 SANTA MONICA BLVD.
SUITE 970-W
SANTA MONICA, CA 90404
TELEPHONE (310) 829-7878
FAX (310) 453-5586

December 21, 1998

Mr. Arnie Abramson
The Greenspan Co.
3600 Wilshire Blvd. Suite 300
Los Angeles, CA 90010

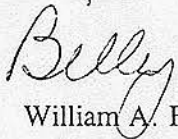
Dear Arnie:

My wife Adrienne and I recently drove past the place where our home of 23 years previously stood, on Big Rock Drive in Malibu. It has now been over five years since a fire led to its entire destruction and what at the time seemed like the destruction of an important segment of our lives.

Even during the economic and emotion turmoil of the time, you and your agency stepped in to assist us, and guide us through this turbulent period. Certainly, you were paid well, but we believe that without you, your services and support our eventual recovery would not have transpired. Later, your willingness to participate in our court battles with our insurance agent was also greatly appreciated.

I hope you will call on us in the future, if needed, for an enthusiastic recommendation, and wish you and your entire family a very happy and healthy new year.

Sincerely,



William A. Frumovitz, M.D.

WAF/jsw