March 3, 1988

The Greenspan Company
400 Oyster Point
So. San Francisco, CA 94080

To Whom It May Concern

RE: VETERINARY DIAGNOSTIC LABORATORY
   Fire Repairs

Gentlemen:

Allen L. Bender, Inc. retained the Greenspan Company as its insurance adjuster on referenced project.

This was our first project on which a loss had occurred. Greenspan proved to be beneficial in assisting us in dealing with this loss.

The loss totaled over $4.6 million dollars and was settled rapidly, and with a minimum amount of work on our part.

Allen L. Bender, Inc. would recommend the use of Greenspan on projects such as ours.

Sincerely,

ALLEN L. BENDER, INC.

Bruce Miller
Project Manager

RM/ct