

JOHN HANCOCK

Arnie Abramson
Greenspan Company

September 18, 1994

Dear Arnie,

I can't thank you enough for your efforts on our behalf. Your dealings with Allstate and California Fairplan always struck me as at once smooth and tough, charming and knowledgable. And you got results: we ended up with much more money than we would have without you.

To us you were a friend during a difficult time. We'll miss you. I just wish we didn't have to have another fire to see you again!

Yours,



21531 Deerpath Lane, Malibu, CA 90265
Phone 310 456-3627
Fax 310 456-6978