

Donald G. Yanssens

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cpa

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Steven L. Solomon
The Greenspan Co.
3600 American River Drive, Suite 145
Sacramento, California 95864

Dear Mr. Solomon:

Thank you for the tour of your office yesterday. While there we glanced through some of your files and I was impressed by the detailed work that goes into a claim.

Unfortunately, it brought to mind a home fire that I had gone through six years ago. It was November 16th, a Saturday, that totally changed my life. We had lost 75-80% of our house in a fire. On Monday we contacted our insurance agent and a few hours later the Farmers agent arrived. With one look she said, "Oh, my god" and wrote two checks for \$3,000 each to get some clothes and a place to stay. We literally had only the clothes on our backs and nothing else to wear.

Fortunately, our insurance was for replacement value so we didn't have to worry about when we bought something and how much it might have depreciated. Nonetheless, we had to come up with a list of what we had, what it would cost to replace it, and estimates of future living costs while reconstruction was going on.

We felt very comfortable with the Farmers claims agent. I don't believe she would intentionally have not authorized payment for a just claim. And yet, I'm sure we left several thousand dollars, maybe \$20,000 to \$40,000 or more of living costs and replacement costs of clothes and various other personal and household goods that we either couldn't remember or had no idea of what it would cost to replace.

If I had only known that a service such as yours existed. Steven, I don't think anyone can appreciate the valuable service you provide until they have lived through that experience.

Thanks for the tour and keep up the good work.

Donald G. Yanssens

Accounting & Tax Services for the Business & Professional Person