

LES MONTHEI  
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February 14, 2002

To: Our friends, neighbors and business associates

Re: Recent fires...A suggestion for what to do next

In life...and in business...we occasionally encounter someone who works hard for us and as a result, improves our lives.

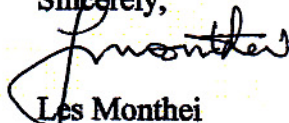
A number of years ago my mother's house in Northern California burned down. We hired The Greenspan Company to help us out. They offered to represent us and help us get the most from our insurance company. They did. And they did a lot more. They took the necessary time to patiently, professionally and firmly guide us through the process. From time to time, as the opportunity presented itself, we passed on their name.

We are directing this letter to our friends and neighbors whose homes have been affected by this most recent tragedy. We suggest that no matter what others have told you that you take the time to sit down with a representative of Greenspan. Perhaps they can help you and perhaps they cannot. But based on our previous experience they will tell you honestly one way or another. If they say they can help you, then my recommendation is that you would be wise to avail yourself of their services. They did everything that was necessary in our case to get the most from our insurance company.

The Greenspan Company took care of everything they promised to for us. Looking back, we are glad we employed their services and if we were in need of their expertise again, we would not hesitate to contact them to represent us. It was clearly the best decision we made when our mother's house burned down.

Please call me anytime if you have any questions about them.

Sincerely,



Les Monthei  
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