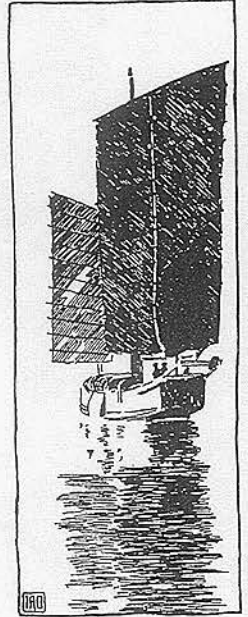


Jack Birns
writer/photographer
901 Malcolm Avenue
Los Angeles, California
90024-3113
(310) 474-9722
(213) 879-0188
fax (310) 474-8588



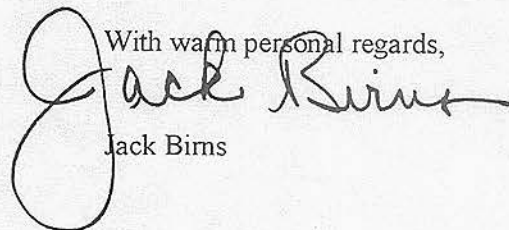
29 August, 1998

Mr. James Warren
The Greenspan Company
3600 Wilshire Boulevard, Suite 300
Los Angeles, CA 90010

Dear Jim:

When my lawyer contacted your firm on my behalf, I was pretty much at my wits end and frustrated in my efforts to reach a proper earthquake damage settlement for my home. It had been a useless endeavor as the Allstate Insurance Company kept changing adjusters-- five in four years-- and each started the haggle process all over again.

When you came on the scene, always smiling and always firm, you alternately wheedled and argued the fifth adjuster and her boss into a fair settlement. I think you just wore them out. You certainly accomplished far more than I ever could and you can regard this note as a deep note and thanks from both Harriet and me.

With warm personal regards,

Jack Birns