

Mr. Sidney Greenspan  
Sidney Greenspan and Co.  
3440 Wilshire Blvd.  
Los Angeles, CA 90010

February 9, 1982

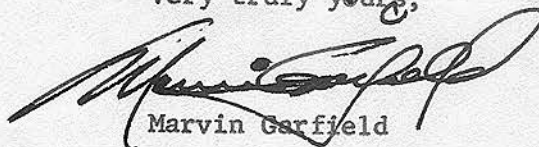
Dear Mr. Greenspan:

I would like to take this opportunity to express my great appreciation for the way in which my recent water damage loss was handled by your office.

I would like to express my special thanks and appreciation for the work of Shelly Karchmar, who was responsive to all my needs and brought my matter to a successful conclusion with a minimum of problems.

My compliments to your company for supplying us with the calibre of personnel like Shelly Karchmar.

Very truly yours,



Marvin Garfield