

Artisan Glass Works

5/5/95

Bill Burns
The Greenspan Co.
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Sacramento, Ca. 95825

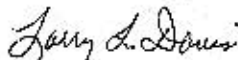
Dear Bill,

As you know, my business suffered a catastrophic loss due to fire. After the initial shock had worn off, there were a myriad of issues to be dealt with to rebuild my profitable operation as quickly as possible. It rapidly became apparent that this endeavor would more than consume all of my energies. The insurance requirements for documentation e.g. estimates for replacement of items lost due to the fire as well as all the business records to substantiate my claim and all supporting evidence, (photos, computer records, accounting records...) would turn out to be another full time job that I was not prepared to assume, particularly since a lot of these items were lost in the fire. It also became apparent that my insurance carrier was not going to be an ally to help fairly settle my claim.

Because of these circumstances I enlisted the help of your company to see me through the this painful ordeal. Even though at this time my claim has not been completely settled, I am confident that this matter will soon be resolved. Shellie Landa, the adjuster that you chose to help me, has taken a major burden off my shoulders and has allowed me to concentrate on the job of rebuilding my company. Her extraordinary efforts need to be recognized.

Bill, I wish to express my gratitude to Shellie and to your company for all your help in allowing me to proceed with my business. Knowing that I have friends (Greenspan) looking out for my best interests was the smartest choice I have ever made. If at any time you would like a letter of reference or for me to talk with any of your potential clients, I would be very happy to avail myself for that purpose.

Warmest Regards,



Larry L. Davis
President
AGW Inc.