

SAUL ASSOCIATES

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May 16, 2000

Mr. Harvey M. Goodman
Mr. Barry A. Flax
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Rockville, Maryland 20852-4004

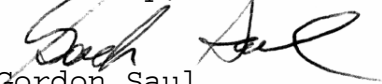
Gentlemen:

I address this correspondence to you to commend you and your associates on the outstanding work that you have provided for my organization. After several devastating events that caused major property damage to my facilities and interrupted my business operations, your team was able to allow my associates and me to concentrate on continuing our operations while you settled our claim in an expeditious manner. The sum of money for which you settled this claim far exceeded what a layman could achieve without your diligent assistance.

Your thorough review and interpretation of every detail of our policies, ability to precisely measure our damages (taking into account losses that we never would have imagined were covered) and attention to detail in the preparation of the documentation that the carrier needed to justify payment has been exemplary. Your immediate involvement after such a damaging event created an atmosphere where the carrier quickly understood that my organization was taking an active, not a passive role in determining the magnitude of the loss.

Additionally, your team of various experts has always been a pleasure to work with.

Sincerely,


Gordon Saul

GS/ah