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May 4, 1994

TO WHOM IT MAY CONCERN:

This is intended to be the highest possible letter of recommendation for The Goodman-Gable-Gould Company as public adjusters. When our 479-room hotel in Miami Beach, Florida, was damaged by Hurricane Andrew on August 22, 1992, our insurance broker and our in-house risk management people were sure we did not need a public adjuster. They were wrong.

In a very short time after we retained The Goodman-Gable-Gould Company, we received an offer twice what our own people estimated for initial damages. Ultimately we settled at a figure four times our own initial estimate, which I believe was entirely due to the professionalism and assiduousness of Goodman-Gable-Gould.

We previously had damage to one of our hotels by Hurricane Hugo in Myrtle Beach. We yielded to the blandishments of our insurance broker and others and did not use a public adjuster. That was a mistake. If you are considering whether to use a public adjuster or not, I would be happy to share the details of our experience.

Very truly yours,

SHAWNEE INVESTMENTS OF FLORIDA, INC.

A handwritten signature in cursive script, appearing to read "Charles W. Kirkwood".

Charles W. Kirkwood
President

CWK/lhp