



FOUNDER
B. H. GRIFFIN, JR.
(1910-1990)



BOX 127
FROSTPROOF, FLORIDA
33843

August 12, 2003

Goodman-Gable-Gould
Adjusters International
Mr. Karl Denison
Mr. Tony D'Amico
133 Rollins Avenue, Suite One
Rockville, MD 20852-4004

Gentlemen:

On September 29, 2000, a fire occurred in the mixing plant of Griffin Fertilizer Company, a division of our corporation. The fire destroyed about half the plant and severely damaged the remainder of the building, machinery and contents. Without the capacity to mix fertilizer, our entire sales ceased. However, we were able to secure finished fertilizer products from other companies and resell it to our customers, albeit without the margin we were accustomed to support our business. We were contracted by Goodman-Gable-Gould/Adjusters International soon after our insurance company contacted us regarding the fire. We quickly discovered that if we were to go it alone in dealing with the insurance company, we were likely going to get less than a fair deal, be greatly delayed in receiving payments and be outmanned by pro-insurance experts.

We decided to hire GGG/AI and what an excellent decision it was. They handled our property claims, demolition and recovery claims, inventory claims, and business interruption/lost profits claims. In doing so, they brought in engineering expertise pertaining to buildings, valuation expertise pertaining to buildings, demolition, and inventory, and valuation/accounting expertise pertaining to business interruption losses. Their effectiveness was outstanding and realized returns to our company that were fair to us and better than the insurance company offered. Additionally, GGG/AI fees for their service were quite reasonable, allowing us to recoup net funds quite sufficient in allowing us to return to business, in a sense whole, with facilities replaced and business interruption losses covered.

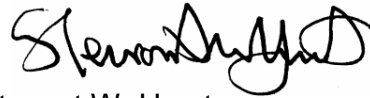
August 12, 2003

Page 2

I am pleased to recommend GGG/AI and Rollins Accounting Services for their excellent handling of our significant and difficult claims. They are professional, personable and beneficial in keeping our business whole and returning us to operations. We are most appreciative of their valuable services.

Very truly yours,

BEN HILL GRIFFIN, INC.

A handwritten signature in black ink, appearing to read "Stewart W. Hurst". The signature is stylized with a large, looped "S" and a distinct "H".

Stewart W. Hurst
Vice President & CFO

SHW/smr



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September 9, 2003

Goodman-Gable-Gould
Adjusters international
Mr. Karl Denison
133 Rollins Avenue, Suite One
Rockville, MD 20852-4004

Dear Karl:

Enclosed is the check for the fees on the recent receipt of our business interruption/lost profits claim. On behalf of Mr. Griffin and our Company, thanks for a job well done. We would like to treat you to dinner at our Lake Wales Country Club, to include Tony and Duncan, when such time may occur that the three of you will be in Central Florida. Just give me a couple weeks notice and I'm sure we can arrange something.

Also, did you ever get a tour of the new Fertilizer Plant?

It was a pleasure to work with you all, and although we hope to never need your services again, we would be pleased to recommend you. Please be in touch so that we can dine together, hopefully soon.

Very truly yours,

BEN HILL GRIFFIN, INC.

Stewart W. Hurst
Vice President

SWH/smr

Enclosure

cc: Ben Hill Griffin, III
Hill Griffin



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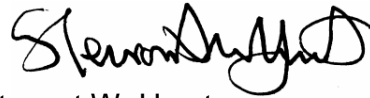
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Stewart W. Hurst
Vice President

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