HOLE-IN-ONE BAGELS, LLC. DBA CHESAPEAKE BAGEL BAKERY P.O. BOX 34302 BETHESDA, MARYLAND 20827 (301)613-0434 RANDD@EROLS.COM

Mr. Harvey M. Goodman, SPPA President Goodman-Gable-Gould/Adjusters International 133 Rollins avenue Suite One Rockville, Maryland 20852-4004

Harvey:

On behalf of Ron and I, as well as our employees, please accept my most sincere gratitude for the enormous value-added your firm provided during our recent travails. The 9/11 tragedy, and the associated business interruption at our National Airport retail unit were devastating in all respects. Our initial inability to progress with the associated insurance claim compounded the damage tremendously.

Your "take-charge" attitude, organization of both the underlying detail and the process itself, as well as your obvious expertise in handling similar situations, all contributed to the successful outcome.

I now fully comprehend that <u>insurance itself is not assurance of protection</u>. The real protection is in utilizing professionals that achieve the desired and appropriate results.

With my deepest appreciation, I am.

David H.Lavine Managing Member

cc: RDP