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PERSONAL AND CONFIDENTIAL

Barry A. Flax, Esquire
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue, Suite One
Rockville, Maryland 20852

Dear Barry,

What a wonderful surprise! Thank you very much for the indelible copy of my article. It is absolutely beautiful and is hung in a prominent place in my office.

Of course, when my clients need the best in claims adjustment and adjusting services I know exactly where to turn. Once again, thank you for thinking of me.

Sincerely,

Joel B. Charkatz

JBC/slv

Cc: Harvey M. Goodman, SPPA

Certified Public Accountants and Consultants

SLV/JBC/Ltr 2003-12-08 Barry Flax Esquire

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