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FILE NO.

Mr. Harvey Goodman
The Goodman-Gable-Gould Company
133 Rollins Avenue, Suite No. 1
Rockville, Maryland 20852

Dear Harvey:

Thank you for the prompt and efficient handling of the devastating fire loss that Southern Railway Supply Company suffered on March 21, 1985. As you know, one of our two buildings was almost completely destroyed. The other was severely damaged and our extremely large inventory was ravaged. The determination of the inventory loss was complicated because some items were destroyed, others were damaged, and others were unharmed.

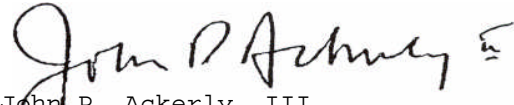
The Board of Directors determined that management did not have the time nor the expertise to negotiate the loss. We then decided to retain your company.

The experience of management with Goodman-Gable- Gould was most favorable. Your people were found to be energetic, capable, honest, and extremely knowledgeable in connection with maximizing the recovery within legitimate means. We were very impressed with your guidance and attention during this troublesome period.

It was management's opinion that the fees charged were reasonable and were more than paid for through The Goodman-Gable-Gould Company's expertise in maximizing the recovery.

We enthusiastically recommend The Goodman-Gable- Gould Company as adjusters of property losses.

Sincerely yours,


John P. Ackerly, III
Counsel and Member of the
Board of Directors -

Southern Railway Supply Co., Inc.