



**Klein's Corporate Office**  
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**March 19, 2003**

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Mr. Harvey Goodman  
Goodman-Gable-Gould/Adjusters International  
133 Rollins Avenue Suite One  
Rockville, Maryland 20852-4004

Dear Harvey:

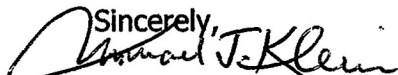
We would like to express our sincere appreciation to you and your company in handling the fire and smoke damage loss at our Aberdeen location (May 2002). A timely response is everything in the retail business. Your company's ability to not only be on premise, but coordinate the replacement build-out was nothing short of incredible.

As you are aware, we had a total liquidation of inventory and refurbishment of the 53,000 square foot supermarket. This included the ventilation system, retail system computers, ceiling, lighting and all fixtures. Your firm was instrumental in the coordination of contractors and quality workmanship. To accomplish all of this plus re-stocking within a 30 day time frame was beyond most everyone's expectation.

Only through your firm's commitment to our goals in limiting the business interruption claim and returning back to business was this feasible. In the retail trade, the longer one is closed, the harder it becomes to reclaim your market share. Needless to say, this 30 day turnaround was extremely important.

Lastly, your firm's ability to review the policy coverage and negotiate on our behalf allowed us to continue with our normal business functions. As such, we were able to optimize our efforts in our other locations.

Many thanks for a job well done.

Sincerely,  
  
Michael J. Klein  
Vice President