



February 25, 1999

The Goodman-Gable-Gould Company
6 Reservoir Circle
Baltimore, Maryland 21208-6361
Mr. William Goodman, Esquire

Dear Bill,

Thank you, for your help in adjusting our recent fire claim with Crum and Forster Insurance Company. I know that we could not have resolved this matter satisfactorily without your involvement. Everyone that we worked with at your company was professional, courteous and competent. The advice that was given by you and your staff was thoughtful and direct and helped us make proper decisions, as they became necessary. The most important matters were that you helped us to stay focused and brought in top notch outside people who presented the facts properly. The excellent quality of your negotiating skills and the reports that were presented made sure that the end result was to protect MONARCH RUBBER COMPANY. We are extremely pleased with the outcome of this claim adjustment.

Please extend our thanks to your entire staff.

Best Regards,
MONARCH RUBBER COMPANY

A handwritten signature in blue ink, appearing to read "David J. Schwaber", with a stylized flourish at the end.

David J. Schwaber

