

TOTAL MANAGEMENT, Inc.

2029 P Street, N.W. Suite 302
Washington, D.C. 20036
(202) 789-1333
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February 8, 2000

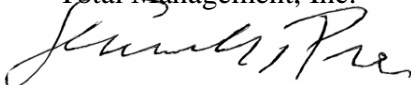
Lawrence H. Goodman
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue
Suite One
Rockville, MD. 20852-4004

Re: 1607 New Hampshire Avenue, NW
Washington, DC 20002

Dear Mr. Goodman:

Total Management, Inc. greatly appreciates all your efforts in processing our claim. The professional and efficient manner in which you handled this claim was one of the major reasons for the successful result. We would certainly feel comfortable in retaining your firm again.

Sincerely,
Total Management, Inc.



Steven H. Bernstein
President