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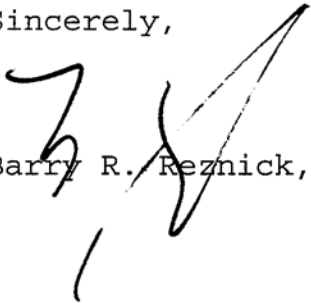
January 3, 2000

Karl L. Denison
Adjusters International
133 Rollins Avenue
Suite One
Rockville, MD 20852-4004

Dear Mr. Denison:

I would like to take this opportunity to thank you for your assisting my practice in recovering from our fire. Although it was a difficult time for everyone, it is clear that your assistance was invaluable to us in obtaining an equitable settlement. Please extend our heartfelt gratitude to all of the others on your staff who assisted you in the various calculations and negotiations associated with our fire recovery.

Sincerely,


Barry R. Reznick, M.D., F.A.C.P.

BRR/sn