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THE BERNSTEIN COMPANIES

May 19, 1995

Mr. Harvey M. Goodman
The Goodman-Gable-Gould Company
133 Rollins Avenue, Suite One
Rockville, MD 20852-4004

Dear Harvey:

It is with great pleasure that I write this letter of acknowledgement for the outstanding services we received from The Goodman-Gable-Gould Company.

Our loss was quite unique, but we gained a wealth of knowledge from your company and it's employees. We are better prepared today for the possibility of future losses, and will most definitely us Goodman-Gable-Gould again, should these events occur.

Thank you for your assistance through this difficult time.

Sincerely,

THE BERNSTEIN COMPANIES



Marc N. Duber
Vice President

MND/dmc