Donegal Industries, Inc.

860 Anderson Ferry Road, Rt. 772 P.O. Box 507 Mount Joy, PA 17552

Chone: (717) 653-1486 Fax: (717) 653-6658

Division of Lawrence Children's Underwear Co., Inc.

September 30, 2002

Mr. Barry Flax Goodman, Gable, Gould Adjusters Intl. 133 Rollins Ave. - suite 1 Rockville, MD 20852-4004

Dear Mr. Flax:

I want to thank your company, and Jeff Pence in particular, for your aggressive and determined handling of the Donegal Industries/Allstate claim. We appreciate all the time and energy that was required to get Allstate to take a responsible position in what was clearly an injury to Donegal Industries.

As a small token of our gratitude I enclose a check for \$500.00.

With best wishes,

WITH DEST WISHES,

WALLA OUNS TUP

DONEGAL INDUSTRIES, INC.

Leonard S. Bernstein, pres.

cc: Al Singer Singer, Nelson, Charlmers