

January 15, 2003

Barry A. Flax
Goodman-Gable-Gould/Adjstuters International
133 Rollins Avenue
Suite One
Rockville, MD 20852

Dear Barry:

I was very impressed with the way you handled our fire insurance claim, and I strongly believe that we would not have received such a generous insurance settlement if your firm did not represent us in this matter.

I would be more than happy to speak with any of your prospective clients about my experience with Goodman. I would tell them that your firm has a solid understanding of the claims process and has the relationships with the insurance representatives to help make the process go smoothly for everyone involved.

I hope we don't have any losses to report in the future, but if we do, you will most certainly handle the claim for us.

Regards,



Kenneth K. Shiu
Executive Vice President