



January 17, 2006

Mr. Barry Flax
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue
Suite One
Rockville, Maryland 20852

Dear Mr. Flax,

We felt so fortunate on the morning following Hurricane Frances in September, 2004. We had experienced only minor structural damage to our packing facility. The groves under our control had sustained damage but our fruit base looked secure and we could anticipate a productive season. Then a few short weeks later along came Hurricane Jeanne and our building, fruit and plans were literally blown away overnight. The damage was devastating and affected not only the ownership of Quality Fruit Packers and the groves that sustained it but the lives and families of our ninety employees.

We learned of Goodman-Gable-Gould/Adjusters International through our insurance agent and co-owner, Sidney M. Banack, Jr. His experience with your services had been through other clients of his firm who had experienced catastrophic events and enlisted your aid in obtaining full recovery of the insured losses. The prompt response of your team was enormously appreciated and enabled us to move through a destruction mode into reconstruction mode with a sense of assurance and confidence. While we turned our attention to getting a building built and the packinghouse up and running, you were gathering data and asking the right questions and compiling all the documents necessary to obtain a fair settlement from our insurance companies.

Your staff was courteous and responsive to our employees; patiently requesting the information you needed and how you needed it presented. With all our employees working under duress, that attention to their peace of mind did not go unnoticed.

Thank you again for working with us so effectively as we have been able to recover and rebuild due to your diligence and effective intervention.

Sincerely,



W. Cody Estes, Sr.
President

Cc: Pat Cuccaro