



JOE RAGAN'S

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January 28, 2009

Harvey M. Goodman, SPPA
Goodman-Gable-Gould/Adjusters International
10110 Molecular Drive
Suite 300
Rockville, MD 20850


Dear Harvey,

December 2, 2007, will be a day Joe Ragan's Coffee, Ltd. will long remember! Our entire distribution center burned to the ground! The ensuing days brought unsettled and distraught decisions which had to be made on the spot. We knew almost immediately that the handling of this loss was beyond the expertise of any one on our staff. I interviewed a number of adjusters, and decided that you and your company had the varied resources we were to need to get through this tragic event in the coming months.

Harvey, you and your team did just that. You have gotten us through these past months with a professionalism that has been a testimony to your dedication to us. You lifted a huge burden off my shoulders, as well as Dan Ragan's and Joe Ragan's. You and Barry and your team spent countless hours visiting us, going over papers and invoices, the insurance policy, and talking with our insurance company representatives. Your vast knowledge and experience with insurance policies and insurance adjusters enabled you to reach a settlement for us that was more than fair, and exceeded our expectations. Your detail to every area of loss was certainly a testament to your dedication for excellence. We were able to continue with business as usual while you worked side by side with our staff to find all the information needed to achieve the end settlement.

No, I can't say "How sweet it was", for I don't wish a fire of this mass on anyone. But I will say that if anyone wants to know what Goodman-Gable is all about, have them give me a call. I will tell them that without you we would probably be out of business. Your fee was definitely reasonable and was money well-spent by Joe Ragan's Coffee, Ltd.

I wish only the best to you and Barry and your staff. Thanks for being there for us when we needed you.

Sincerely,

Leona Ragan
Vice-President of Finance
Joe Ragan's Coffee, Ltd.