

BETTY ANN BRUNO
534 POINT SAN PEDRO ROAD
SAN RAFAEL, CALIFORNIA 94901-2434

December 8, 1993

Dear Randy:

In our more than 45 collective years in the news business, Craig and I never dreamed we would be reporting our own disaster, but the Eastbay Firestorm changed more than our dreams.

Since that day in October 1991, Craig and I have repeatedly told each other that one of our best decisions was asking you and the Greenspan Company to represent us. We really don't know how we could have managed the complexities of our insurance claim without your professional acumen.

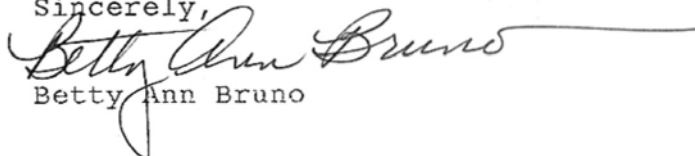
Without the expertise of The Greenspan Co. Adjusters International, we would have settled for much less than what we were entitled to; and we wouldn't be able to rebuild our lives and recover from that terrible loss.

You are very skillful, Randy; not only because of your encyclopedic knowledge about insurance matters, but also because of your personal sensitivity. Had we been negotiating for ourselves during these two years since the fire, we might have thrown our hands up in total despair, but you stayed at the table and eventually convinced State Farm to do what was fair and just.

Thank you, Randy. We appreciate you and your staff. You were always there when we called. In fact you usually called us before we could call you. You made us feel as though we were the only people you had to worry about. I don't know you do it, but you and your company are definitely tops in our book.

If there is anything we can ever do for you, please do not hesitate to ask - and it's yours.

Sincerely,


Betty Ann Bruno

Mr. Randolph Goodman, SPPA
The Greenspan Co. / Adjusters International
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South San Francisco CA 94080