

Raymond L. Williams
3112 Pocahontas Avenue
Point Pleasant, NJ 08742

Richard Auerbach, Personnel Manager
E&K Agency
142 Highway 35
P.O. Box 600
Eatontown, NJ 07724

February 18, 1993

Dear Mr. Auerbach,

I wanted to take the time to write you concerning Rachel Ruskin who handles the insurance accounts for my two laundries.

Over the last 3 years, I have made several requests of Rachel. Each time she takes care of my requests promptly and efficiently. Rachel has gone to extra effort to get better coverages and prices for me. Would you please let her know how much I appreciate her efforts. She is an asset to your firm.

Sincerely,



Ray Williams