

# *KAWAS, INC – COLLEEN APARTMENTS*

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320 SEVENTH AVENUE, ASBURY PARK, NJ 07712

732-774-5674

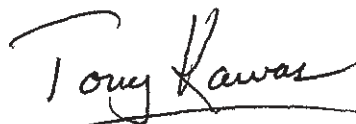
May 1, 2003

Mr. Richard Auerbach  
E & K Agency, Inc.  
P.O. Box 600  
Victoria Commons  
613 Hope Road  
Eatontown, NJ 07724

Dear Richard:

This letter is to expressly praise one of your account executives, Leslie Sullivan. She is friendly, efficient, timely and most helpful with advice. I wish all agents I have dealt with in the past were as helpful as Leslie. I have said this to Larry on more than one occasion. I am sure she has a bright future. Thank you for assigning her to the Kawas Inc. account.

Best Regards,



Anthony J. Kawas  
President

Please do me the favor of making copies of this letter for those cc'd below.

cc: Larry Lemming  
Kathy Thrishan  
Leslie Sullivan