

Raymond L. Williams
48 Ruth Ann Drive
Manahawkin, NJ 08050

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

January 28, 1994

Dear Mr. Auerbach,

This letter is in reference to Judy Hanson, who handles my car insurance. It is a pleasure to speak to Judy when I have a problem. She is pleasant and courteous and very efficient in the way she works. You are fortunate to have such a person working in your agency.

Sincerely,



Ray Williams