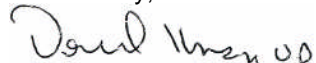


Basloe, Levin & Cuccaro Ltd.
126 Business Park Drive
Utica, New York 13502

Dear Richard,

I wanted to drop you a line thanking you again on behalf of the Utica Curling Club for your successful effort in finalizing our settlement with Fireman's Fund. The entire Board and Officers wanted you to know how invaluable your efforts were to us. As we get ready to move into our new beautiful facility, we just wanted to thank you again. We hope to see you at our Club sometime soon.

Sincerely,



Donald Knapp

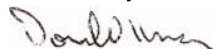
Dr. Donald B. Knapp
Optometrist
392 West Main Street
West Winfield, New York 13491
Telephone (315) 822-5678

Basloe, Levin & Cuccaro Ltd.
126 Business Park Drive
Utica, New York 13502

Dear Richard,

I had been planning on writing to you for a few weeks and finally found the time. I wanted to thank you for your efforts on our behalf in dealing with our insurance claim. Most of us on the Board, myself included, had very little knowledge concerning insurance matters. Your patience in explaining the various issues to us was much appreciated. Your handling of the claim was very professional. Your determination and knowledge helped immeasurably in obtaining for us our full claim. Without your efforts the very future of the Utica Curling Club would be in doubt. The Board of Directors wants you to feel free to use the Club as a reference at any time in the future. Also feel free to use me personally. We look forward to buying you a drink at our new Club once we get it built. Thank you.

Sincerely



Donald Knapp