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Mr. Ronald Cuccaro, CEO
126 Business Park Drive
Utica, NY 13502

Dear Mr. Cuccaro:

As president of the 950 Beach Road Condominium Association at John's Island in Vero Beach, Florida, I have had extensive interaction with Richard Smith, the adjuster who has represented 950 in its negotiations with the insurer QBE regarding hurricane damage from hurricane Jeanne.

I am not aware of the depth of your involvement in what, after 40 years of international negotiation for major energy companies (not ENRON!) I have never been exposed to a more complex situation than that faced by Richard. I should also say that the major hurdles he faced were not initiated by the insurer, but I am sad to say by the Association presidents who made it very difficult for him to work without interference from lawyers and management.

I refused to join the mob and was thus able to work directly with Richard and QBE management. 950 has the first settlement, and a fair one at that.

I wish to express my high regard for Richard: his diligence, intelligence, courtesy and, above all, patience. Again, I am not inexperienced; I have also been a Special Assistant to the U.S., Secretary of State; and if you ever want to avoid personality difficulties, don't work at Foggy Bottom.

So, please accept my wish to convey to you my approval and gratitude for Richard Smith. Now that 950 has broken the Promethean chains, I know he will be very busy and I am sure he will be just as helpful.

Sincerely yours,

Van E. Langley