DAYTOP VILLAGE FOUNDATION, INC.

54 West 40th Street . New York, N.Y. 10018

Telephone: 212-354-6000 Fax: 212-921-8901

OFFICERS:

Vincent F. Pitta, Esq. Chairman

Msgr. William B. O'Brien

President

October 11, 2006

Brian J. Madden Executive Vice President

Charles J. Devlin Sr. Vice President

Yasser Hijazi Sr. Vice President Steven Winston

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

Sr. Vice President Patricia A. Zingale Sr. Vice President

Robert E. Davis Vice President

Swan Lake Fire. Re:

Joseph H. Hennen Vice President

Thomas McCulloch Vice President

Robert J. Del Tufo, Esq. Vice Chairman

Ethan C. Eldon Secretary

Eugene Neal Kaplan, Esq. Treasurer

Gentlemen:

On behalf of our Organization I would like to express our gratitude for the professional manner and attention which Richard Smith and his staff provided to Daytop in obtaining a fair and expeditious settlement of our claim.

This was our second experience with Richard and your company. Both were handled expertly and courteously with an extremely satisfactory result.

BOARD OF GOVERNORS:

Roberta E. Ashkin, Esq.
Paul M. Atanasio
David M. Baum
Deborah D. Cole
Gerald R. Cummins
Thomas A. D'Auria
Jon R. Del Giorno
Robert J. Del Tufo, Esq.
Ethan C. Eldon
Stanley M. Friedman
Robert L. Frome, Esq.
Kenneth Gettinger
Robert A. Gigante
Norman Goodman, Esq.
Charles M. Grace
James W. Grau
John P. Grimaldi
Claire Barclay-Hoess
Nancy L. Isenberger
Eugene Neal Kaplan, Esq.
Hon. Louis I. Kaplan
Nicholas A. LaPorte
Edward A. McDonald, Esq.
Frank J. Macchiarola
Lance Martin
Douglas D. Menagh, Esq.
Etan Merrick
Patrick J. Monachino, Sr.
John P. Mulkerin, Esq.
Timothy G. Noble
Harriet M. Norris
Raymond T. O'Keefe
Pamela O. Perkins
Richard P. Phelan
Vincent F. Pitta, Esq.
Leavitt J. Pope
Barbara Rappaport
William B. Richards
Bernard J. Ruggieri, Esq.
Mary Jane Salk
Nathan L. Serota
George Silver, Esq.
Jay L. Turoff
Donald Weiner
Judee Wright

SW:lmb

* TRUSTEES

A non-governmental organization in consultative status (Category II) with the Economic and Social Council of the **United Nations**

Very truly yours,

Steve Winston

Senior Vice President/Legal Affairs

General Counsel