W. GORDON SMITH, M.D. 1425 N. Refugio Road SANTA YNEZ, CALIFORNIA 93460 Telephone (805) 688-2979

Orthopaedics

June 18, 1987

Mr. Arne Abramson The Greenspan Company 3550 Wilshire Boulevard Los Angeles, California 90010

Dear Arne:

We have all read newspaper accounts of someone losing their home in a fire, or we have seen on our television screen the fire engines around the flaming home. When we experience this we have a momentary pang of sympathy for the homeowners. We then pass on to further news. It is not until it is your house that burns down, your wordly possessions that are completely destroyed, that you suffer the impact of what a fire really involves. I am sure the average individual, like myself, has no idea of what they should do to make any claim for their losses. Nor does the average individual have any concept of how to deal with the insurance company. Just how your organization learned of our loss, I have yet to find out.

It was a tremendous relief to have your men move in and take over all of the responsibilities of the inventory and the necessary negotiations, not only for the rebuilding of the house but for the substantial loss of personal property, as well as arrange for interim housing while our home was being rebuilt.

Once again I wish to thank you and your entire organization for their help and guidance through our entire ordeal.

W. Gordon Smith, med.

W. Gordon Smith, M.D

Elaine Smith.

Elaine Smith