

GOLDEN GALLEON, INC.

1755 Industrial Way  
Suite #27  
Napa, California 94558

Crown Hallmark Card Shops  
Friendship Stations  
Party-Time Paper Co.

February 25, 1988

Mr. William Greenspan  
The Greenspan Company  
400 Oyster Boulevard  
S. San Francisco, CA 94080

Dear Bill:

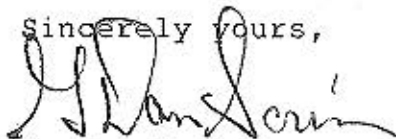
Before October 22, 1987, I didn't know what a public adjuster was. My knowledge of casualty insurance was limited to how much my premiums were and what was required of my company by the landlords I leased space from.

It was my good fortune that your office contacted me the morning after our fire as I was really ignorant of just how substantial my losses were and would have settled for a fraction of the settlement you were able to negotiate.

The professionalism of Jerry Fleischman, Shelly Landra and yourself and the resulting settlement of my claim makes it a pleasure to recommend the Greenspan Company to my business associates and any other person that would want to contact me.

Our buying association representing over 150 card and gift stores is looking forward to your educational presentation on casualty insurance. I will be in contact with you to arrange a date for the seminar.

Sincerely yours,



G. Dan Scriven  
President

GDS:dw