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To: Leslie Sullivan Fax: (732) 542-5540

From: Tony Kawas Date: 10/29/03

Pages: 2, including cover sheet

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Hi Miracle Worker,

Attached is the adjustment from Travelers regarding the Workers Comp. Leslie, I would like you to give to Larry this cover page. (Aside from Larry, himself) in all the years I have dealt with insurance agencies, both here and in New York City, without question, you are the best agent I have ever had help me. You resolve problems and I no longer have to worry about them. And you keep me well informed. E&K should have a dozen people like you. If the opportunity ever arises, I recommend to Larry that you be put in a position whereby you can teach others how to work with clients and keep those clients trusting that E&K will take care of their problems as well as watch over the clients' needs. It is just good business.

I know how you look to minimize all the praise I shower upon you. But I'm the client and a pretty good businessman. Please just do as I ask—give Larry this cover sheet and tell him I insisted you give it to him.

Thanks again,

*Tony Kawas*