

Richard S. Auerbach

From: Stephan Lowy [slowy@lowys.com]

Sent: Friday, January 27, 2006 6:04 AM

To: Richard S. Auerbach

Cc: Jeanne M. Cosentino

Richard,

I am compelled to write this letter about your employee Jeanne M. Cosentino. Besides fostering innovation and creativity in your organization, there aren't enough positive words to write about her. Jeanne wrote the book on management by example, her ability to deliver outstanding results for not only E & K but most importantly your customers is an understatement. She seems to be everywhere she needs to be and always in complete control, a wonderful asset to any company.

Jeanne is very intelligent, meticulous to detail, patient and thoughtful. Through our many years of service with E & K she has demonstrated her comprehensive command of insurance knowledge. Often she takes principals and practices of insurance, breaks them down into simple components and has a penchant to get non-technical people, such as myself, to comprehend the information. She has a rare ability to elucidate insurance terminology making her a valuable asset to the New Jersey insurance community.

She is a doer and always encouraging. Self-motivation is not an innate characteristic; it is learned. Ms. Cosentino understands this, and is the best person to share her wisdom with all your clients. Jeanne understands to stay in a leadership position, you must proactively address the issues that affect the future of your organization. She delivers the knowledge and insight that will keep E & K strategically positioned to drive the company to new levels of success.

In closing, it is with sincere gratitude I commend your employee Jeanne M. Cosentino....her exceptional efforts, make dealing with insurance, pleasurable.

Sincerely

Stephan Lowy
CEO
Lowy's Moving Services