



Office of the Senior Vice President/Treasurer

Mr. Bruce Swerling
Swerling Milton Winnick
12 Post Office Square
Boston, MA 02109

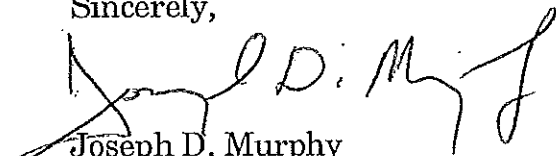
Dear Bruce:

I just wanted to say thank you for your professional and courteous attention to our fire loss at the Ell Student Center.

Although this claim was somewhat complicated, you and your firm were able to help us settle it in a fair and timely manner. While we hope never to repeat the experience, we want you to know that we would certainly solicit the services of your staff if the need arises.

Thank you once again for a great job and for your personal interest. Please feel free to have any of your potential clients contact me at any time. I would be more than happy to speak with them on your behalf.

Sincerely,



Joseph D. Murphy
Assistant Treasurer