Germanía Verein, Inc. P. O. Box 622

San Jose, Ca 95106-0622

Kenneth J. Crown, SPPA The Greenspan Co. 60 S. Market Street, Suite 760 San Jose, CA 95113

Nov. 6, 2001

Dear Ken:

In the name of the Board of Directors of the Germania Verein, Inc., please accept our sincere appreciation for your outstanding assistance in fully recovering our insurance claims after our disastrous fire. We were at a loss, in more ways than one, after our historical clubhouse burnt. We didn't know where to turn as we were faced with numerous problems, not the least being the refusal of our insurance company to agree to reasonable claims against our policy. It was our good fortune that one of our members had used your services in the past and recommended you to us.

From our initial contact with you, you were always very supportive and cooperative. You truly understood our special needs as a cultural club run by volunteers who had little or no experience with these matters. From the onset, you were very flexible in designing a program to meet our needs and financial restraints.

Your service to our club greatly exceeded our expectations. You continuously went out of your way to fight for us and to represent us to our insurer resulting in the payment of our claims to the full coverage of our insurance. We have been able to rebuild our clubhouse, largely due to your services.

We have been very pleased with our relationship with you and Greenspan Co. and we enthusiastically recommend you to others in similar needs. Again, please accept our appreciation and heartfelt thanks.

For the Board of Directors,

Heinz Wegener

Heinz Wegener, Treasurer