

Sihle and Williamson Insurance Inc.

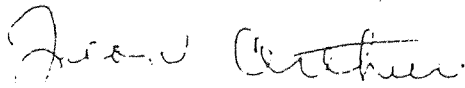
September 19, 1991

TO WHOM IT MAY CONCERN

In re: Timothy M. Steiner

I have been handling Mr. Steiner's insurance needs since his move to Florida and find him to be conscientious and capable in his business dealings. I have also used his professional services, and found him prompt, honest and knowledgeable and would recommend him highly.

Sincerely,



Jean Arthur, CPCU



"Complete Insurance and Financial Services"