

• BRANCH MANAGER
FINANCIAL NETWORK
INVESTMENT CORPORATION
BROKER/DEALER
MEMBER: NASD/SIPC

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- STOCKS & BONDS
- MUTUAL FUNDS
- TIMING SERVICES
- LTD. PARTNERSHIPS
- SINGLE PREMIUM
- COINS & BULLION
- ASSET ALLOCATION

January 15, 1990

Mr. Ken Crown
The Greenspan Company
400 Oyster Point Boulevard
South San Francisco, CA 94080

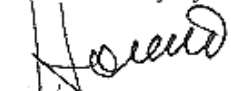
Dear Ken,

Thank you for bringing my earthquake insurance claim against Home Insurance Company for \$50,000 to a speedy conclusion. I could never have done it on my own, and your expertise and professional skill were absolutely outstanding!

Please feel free to use me as a reference, and I hope to be able to refer my financial planning clients to you and The Greenspan Company.

Best wishes.

Sincerely yours,



Howard Ginsberg