

ARTHUR J. GALLAGHER & CO.

J. PATRICK GALLAGHER
VICE PRESIDENT

September 28, 1989

Mr. Mark A. Perlman, President
Empeco, Incorporated
450 Skokie Boulevard, Suite 601
Northbrook, IL 60062

Dear Mark:

All the joking and kidding that we've done aside, I want you to know how much I appreciate you completing the final touches on our addition. It's important for two working a project together (the owner and the contractor) to have a relationship which is open and honest. I certainly feel that's the way you've treated me every step along the way. I hope you feel Anne and I have done the same.

Mark, the addition makes our house. The workmanship that went into it is really noticeable. Thanks for everything.

Sincerely,



J. Patrick Gallagher

ssp