

September 19, 2001

TO WHOM IT MAY CONCERN:

I am pleased to write this letter regarding our successful relationship with The Consulting House. They have been our sole consultants for our benefit program since June 1, 1986. That was the effective date of our first benefit program covering approximately 150 employees. We relied on The Consulting House to do a survey of what similar employers were providing for their employees. With this valuable information and The Consulting House expertise, we designed our first benefit program. Once that was decided, The Consulting House surveyed the market and helped us select a carrier as well as implement the new program by way of meetings with the employees at all our locations.

We have had to change our carrier only once since then. We continue to enjoy the excellent and personalized service of Simon Sabat and The Consulting House.

Our Corporations and their employees have enjoyed a preferential comprehensive benefits package at a most economical cost, thanks to the advice and direction given by The Consulting House!

We look forward to a continued long-term successful relationship. We have no hesitation in recommending The Consulting House to any Organization, as we are certain they will live up to the high expectations that are placed on them.

Yours truly,

THE SWASHBUCKLER RESTAURANT INC.,



WALTER OSTER,
President.

