President, Norstar Financial & Insurance Services
Insurance Services

May 5, 1995

To whom it may concern:

My wife and I lost our home and all our belongings in the 1993 Laguna Beach fire storm. One of our major concerns shortly after the fire was our insurance coverage and what we're going to experience in our dealings with the insurance carrier.

To help with our insurance claim, we hired Mr. Ken Crown of The Greenspan Company. Of all the financial decisions I have had to make in my life (and there have been plenty), hiring the Greenspan Company was one of the best.

Sincerely,

Thomas C. Scott, CFP