



Charlie's AUTO GLASS, INC.

STEVEN M. MARKS
CHIEF EXECUTIVE OFFICER

May 1, 1997

Mr. Robert D. Reynolds
Morris & Reynolds
8925 S. W. 148 Street
Suite 207
Miami, Florida 33176

Dear Bob:

In behalf of all the employees of Charlie's Auto Glass, please accept my personal thank you for the extraordinary personal efforts you have dedicated to our company.

Your expertise and professionalism are unmatched when it comes to our insurance representation and personal insurance consultation; but, the extra determination you brought to our Manager's meeting, this Tuesday past, added an extra special touch which is certain to bring each of us an individual advantage.

Let us hope all the Managers do their job and convey to all of their employees the premium you and I place on personal care and safety. I am certain you got your message across. Optimistically, I hope we both can depend on all of them. With a positive outlook, improvement and benefit will be around the corner. Benefits, by the way, are something I know you know an awful lot about. I remain

Most sincerely,

Steven M. Marks
Chief Executive Officer

SMM:dl