



January 13, 2005

Mr. Charles Riccardi  
HP Associates  
1351 Tottenham court  
Oak Park, CA 91377

Dear Charles,

I just wanted to thank you personally for your help with my fire and flood. When our disaster happened on a Sunday, I wasn't sure when we would be open for business again. However, with the help from your dedicated employees that worked through the night we didn't lose any production time! Also, your personal knowledge of pricing and working with the insurance company aided tremendously in our getting maximum benefit from the insurance company.

Thank you again for your assistance. I couldn't ever had imagined that we would have damage of the magnitude we did and still be able to work without lost time.

Sincerely,

Mike Scher  
President  
T/O Printing