

August 24, 2004

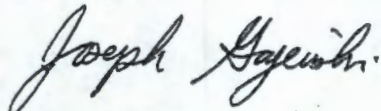
Vincent Scanelli
Allstate New Jersey Insurance Company
41 State Route 34 South
Colts Neck, NJ 07722

Dear Vince,

I can not thank you enough for the excellent special needs estate planning and insurance work you have carried out for my family and me. Your knowledge in this area is remarkable. You always have answers to all my questions.

I know I can call you any time day or night and you would be there to help me whether by phone or in person. I have never met another insurance agent who is willing to go the extra mile for his clients. You really understand the adversity that the parents of special needs children face on daily basis. There are many daunting tasks my wife, Hazel, and I encounter every day while raising our autistic daughter Monique. Knowing that we have a solid and secure estate plan makes it easier to face each day.

Best regards,

A handwritten signature in cursive script that reads "Joseph Gajewski".

Joseph Gajewski