

January 22, 2007

Mike Loewke, President
Loewke & Brill Consulting Group
190 Murray Street
Rochester, NY 14606

Re: City School District of Albany

Dear Mike,

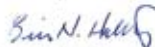
As you are aware, we had a contractor default on two Albany School District projects this past fall. As the Construction Manager for the school district, we had concerns about completion of the buildings and the potential impact to the school opening on time. As a result of the contractor defaulting, there was a potential for freezing conditions in the building as we entered the heating season without an operational heating system. In addition, we had concerns that the process of resolving this issue with a bonding company may not meet the district's needs with regard to schedule.

The school opened on time as originally scheduled, both the Albany School District and Pike - Heery were pleasantly surprised with the response from Zurich N.A. and Loewke & Brill Consulting Group. Your group in particular, physically came in at this critical juncture and within a week, had the subcontractors and suppliers back on site or scheduled to return to the project. Most importantly you got the heating system up and running per the specifications to alleviate our freeze concerns.

Your team was instrumental in helping us complete the project to the detail of the specifications, including training and all close out documentation.

I want to thank you and Carl Coe from Zurich NA. With the efforts of both of you, our school avoided a delayed opening for students.

Sincerely,



Brian N. Hallett
Project Manager