

October 7, 1998

Mr. Joseph L. Bauer, Jr.  
Bauer & Baebler  
1010 Market Street, Suite 350  
St. Louis, MO 63101

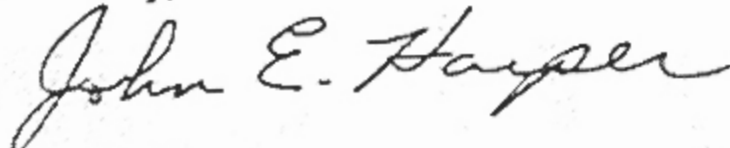
Dear Joe:

This letter is to express my thanks and appreciation for the excellent job you and your firm did handling my case against the Union Pacific Railroad for my injuries. I am very pleased with the result. I am also very happy with all the members of your staff, but especially your paralegal, Joan Judd. Joan and the rest of your staff was always there when I needed something or someone to talk to to get me through my ordeal. This is especially true following my surgery.

I know that I am disabled from working for the railroad, but with your help I also know that I will now be able to go on with my life. I will not have any financial worries and I am grateful.

You did a hell of a job. Thanks!

Sincerely,

A handwritten signature in cursive script that reads "John E. Harper". The signature is written in dark ink and is positioned above the typed name.

John E. Harper