

Ed Skoff  
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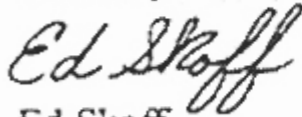
Drew Baebler  
Attorney at Law  
900 Walnut Street, Suite 520  
Saint Louis, Missouri 63102

Dear Drew,

I really appreciated the promptness in getting my claim settled with Union Pacific Railroad. When my back got injured in Dec. of 1994 my lifestyle changed dramatically. I knew I would never farm and work at an off the farm job like I had for the past several years again.

I had many law firms contact me when my injury occurred asking if they could represent me. Drew, you and your colleagues were the only ones that were genuinely interested and showed concern first of all about my injury, second how it was going to affect my life and how I was going to manage my future being off from work and not being able to operate my farm. I felt that you were interested in my family's well being through this whole ordeal. It was the personal contact that helped my wife and I make the decision to choose your firm to handle my case. The fact that you were confident that you could settle this claim within 18 months from the date of my injury was very important to me and my family. Documentations that showed you had years of experience dealing successfully with other railroad cases put my mind at ease. Thank you again for a quick and successful settlement.

Sincerely,

  
Ed Skoff