

Byron T. Foster  
Vice President  
Corporate Finance Department

Goldman  
Sachs

To Whom it May Concern:

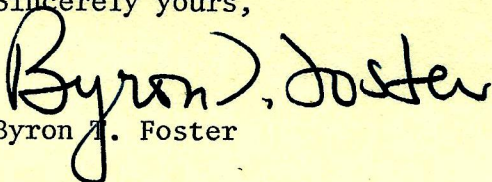
August 8, 1979

For over two years, Thomas P. Anusewicz has served as resident manager of Estate North Star on the north shore of St. Croix. The North Star property includes some 70 acres, with five houses, a pool, and extensive plantings. The property is operated for seasonal and long-term rentals, and it is subject to all the major and minor maintenance requirements and supervisory concerns of such a facility.

Over the nearly 30 years of our family's ownership of North Star (recently sold), we have had numerous resident managers, but none has been as attentive, conscientious, reliable and thorough in fulfillment of these responsibilities as Tom. With full-time help to supervise, tenants to please and to placate, and extensive mechanical, electrical, construction and maintenance concerns, Tom has stayed on top of every problem. He has given us great satisfaction in anticipating, efficiently dealing with, and promptly reporting to us on all these matters. In addition, Tom is exceptionally resourceful and capable in personally undertaking many types of maintenance work which, under other managers, would have had to be given to outside contractors.

We consider Tom - and his wife Ann - to be highly reliable and responsible, and recommend them without reservation. For further information, please contact me or my brother, Coleman.

Sincerely yours,

  
Byron T. Foster

cc: Coleman A. Foster  
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