

PALMER & DODGE LLP

111 HUNTINGTON AVENUE AT PRUDENTIAL CENTER
BOSTON, MA 02199-7613

ROSS W. FARRAR
617.239.0543
rfarrar@palmerdodge.com

October 27, 2004

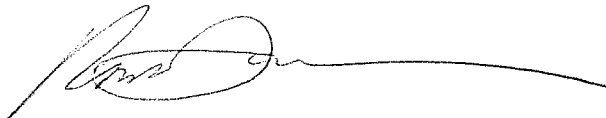
To whom it may concern:

It is my pleasure to provide this letter of recommendation for Elizabeth Erdreich White of Erdreich White Fine Art. Elizabeth has been our art consultant for over twelve years, assisting us in all aspects of acquiring and displaying art in our offices. Our initial project with Elizabeth involved the survey and evaluation of our modest existing collection, development of a plan to augment the collection and to refresh the display of art on all five floors of our former offices at One Beacon Street, and the execution of that plan. Throughout the process Elizabeth operated as a true professional. She was candid and sensitive in the survey and evaluation phase, objective yet insightful in the selection and acquisition phase, and extremely efficient in the final execution of the plan.

Most recently Elizabeth provided the guidance for a thorough upgrade of our collection in connection with the move of our offices to eight floors at 111 Huntington Avenue. As in our first project (and also in smaller projects over the years between our moves), Elizabeth was a real professional. This recent move was a much more difficult project, complicated by the need to determine art requirements for new spaces which were not yet built, and with finishes as yet undetermined. She worked diligently throughout the design and buildout process with management, our Art Committee and with our architects, and the result, in our opinion, is spectacular.

If you are looking for a hands-on professional who truly understands this business, you will not find anyone better than Elizabeth. I whole-heartedly recommend her to you.

Very truly yours,



Ross W. Farrar
Executive Director

RWF:tl