



December 20, 1996

Mr. Eric Gold
Sheldon-Gold Realty
9145 East Kenyon Avenue
Denver, CO 80237-1823

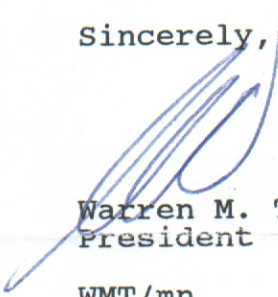
Dear Eric:

Thank you for your most thoughtful gift of symphony tickets. A great idea!

This is also an appropriate time to thank you for the professional service you provided in finding us this location in Cherry Creek. We are settled in now, and feel it will be a very comfortable office space.

We wish you and yours a happy, healthy and prosperous New Year.

Sincerely,



Warren M. Toltz
President

WMT/mn