



March 14, 1995

Strategic Finance and
Marketing Consultants
4100 Main Street
Philadelphia, PA 19127

RE: Recommendation For Michael Sussman

To Whom It May Concern:

In the Short Line Railroad industry there are many unique and unusual financing requirements demanded of management. At the Massachusetts Central Railroad Corporation we have found that Michael Sussman has been able to accommodate us on every financing request we have made of him. Michael has been very responsive to our requests and while he has been easy to deal with, he has handled himself in a very professional manner. He has been able to provide us with prompt and accurate information.

In our industry, there are specialized investment groups who provide the majority of the financing necessary. However, these companies are interested in new equipment with a minimum financed value of \$1 - 2 million. Strategic Finance and Marketing Consultants have been of great value in obtaining financing for rebuilt equipment ranging from \$5,000-200,000.

I would highly recommend the services provided by Michael Sussman and his company.

Respectfully,

A handwritten signature in black ink that reads "W. Robert Bentley". The signature is written in a cursive, flowing style.

W. Robert Bentley
President

WRB/kmm