

LAW OFFICES
SCHOOR & ARCHER

A PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

SUITE 800
11350 RANDOM HILLS ROAD
FAIRFAX, VIRGINIA 22030-6044

(703) 934-6070

3315 WATER OAK COURT
FARMERS BRANCH, TX 75234
(214) 620-1418
TELECOPIER: (214) 620-1419

TELECOPIER: (703) 591-3049
COMPUTER MODEM: (703) 591-7361
TELEX: 4933731

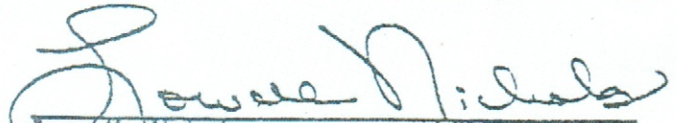
SUITE 300
1155 CONNECTICUT AVE.
WASHINGTON, D.C. 22036
(202) 934-6070

DR. LOWELL NICHOLAS
DIRECTOR OF ECONOMICS

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TO WHOM IT MAY CONCERN:

Mr. Gary McDuff has been a business client of this law firm for several years. I have the highest regard for his integrity and honesty. To the best of my knowledge, he is a highly respected businessman throughout the southwestern United States.


Lowell Nicholas