

March 1, 1995

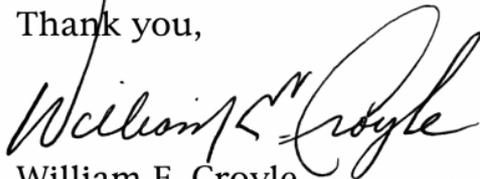
John W. Marini
Director of Sales & Marketing
Adjusters International
22 Elizabeth St.
Utica, NY 13503-0090

Dear John,

It has been about 60 days since the dust has settled on our final settlement with our flood claim. I can't tell you how much I appreciated all the hard work AI and especially Pat Bickford put into this claim. As you are aware our claim was unique because of our product line and FDA regulations leading up to final production. After several negotiation meetings and literally a foot of documentation our damage claim was resolved. Our business interruption claim was denied, however, through Pats efforts and a lot of time spent with legal and state representatives we finalized a settlement on December 30, 1994.

In my opinion, without AI's expertise and professionalism we never would have known what to ask for, how to develop it or how to document it. Bottom line, the credit is all yours, and you will be the first one we call if anything happens again.

Thank you,



William E. Croyle
Director of Credit & Administration