



September 7, 1993

Mr. Drew Lucurell
Adjusters International
1001 Bishop Street, #2100
Honolulu, HI 96813-4321

Dear Drew:

I would like to take this opportunity to express our appreciation for your excellent handling of the insurance settlement on the fire loss at our Kona Store and the hurricane damage to our Kauai Stores. Working with you certainly made the claims process for both of these losses easier and more manageable than would otherwise have been the case.

We appreciate the highly competent and professional service you provided, especially the quick and thorough evaluation and review of each claim.

You were directly responsible for our company being able to maximize the right of loss recovery under our insurance policy, and we would highly recommend you to any company requiring assistance in processing an insurance claim.

Again, it was a pleasure doing business with you.

Sincerely,

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke extending to the right.

Steven Lau
Vice President/CFO

SL:tk