

SMH (US) Inc.

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ETA
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RADO
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TISSOT

August 13, 1997

Mr. Tony D'Amico
Adjusters International
812 Moorefield Park Drive
Suite 205
Richmond, VA 23236

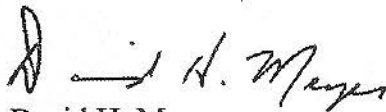
LASAG
MICROCRYSTAL
RENATA

Dear Tony:

Thank you very much for the professional services you provided regarding our recent Business Interruption claim. Adjusters did an excellent job in identifying areas to extend the claim to fully recover our loss. You and your staff were experienced, professional and thorough in every respect.

Should we have the need in the future, we will again contact you to support our efforts in resolving any major claim.

Best Regards:



David H. Meyer
Risk Management Director