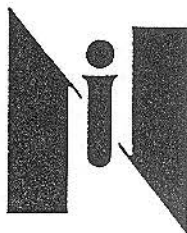


# NATROCHEM, INC.



Mr. Harvey Goodman  
ADJUSTERS INTERNATIONAL  
133 Rollins Avenue, Suite 1  
Rockville, MD 20852

Dear Harvey:

Thank you for your invaluable assistance in preparing and settling our insurance claim for damages caused by the fire at our chemical manufacturing plant in 1988. We would not have been nearly so thorough in identifying valid claims without your help.

Our preliminary misgivings about distances between our respective offices was quickly eliminated by the promptness of response and ready availability of you and your staff. The claim settlement was accomplished without jeopardizing our long-term relationship with the insurance agent or the insurance underwriter.

Congratulations, Harvey, to you and your staff for a job well done!

Very truly yours,

A handwritten signature in dark ink, appearing to read 'John N. Howard', is written over a printed name and title.

John N. Howard  
President

JNH/s