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October 11, 1993

Mr. Martin B. Smith
Adjusters International
308 University Square Building
4625 5th Avenue
Pittsburgh, PA 15213

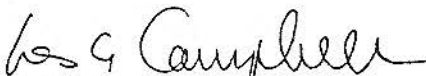
Dear Martin:

This serves to express our sincere thanks and appreciation for the way in which you handled our insurance claim resulting from Hurricane Andrew.

Your advice in the preparation of the property claim and business interruption claim and the strategy used in the negotiations with the insurance adjusters were most beneficial to us in obtaining a very satisfactory settlement.

Thanks again for your efforts.

Sincerely,


Les G. Campbell,
Vice President of Finance

LGC:mv