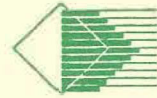


HINRICHS AND COMPANY



Adjusters International
950 West Bannock Street
Boise, ID 83702

Not long after our grain elevator in Craigmont was destroyed by fire, and while talking to the insurance company's adjuster, I was approached by two of your associates, Dow Brooks and Kyle Hensiek. I'm sure they felt a bit awkward "making their pitch" in front of the insurance company's guy, but something in what they said made sense to me and I agreed to meet them later on. As one of the larger producers of garbanzo beans in The West, we pride ourselves in knowing everything there is to know about our craft. We also pride ourselves in knowing when someone else knows better. In this case, what Dow and Kyle had to say made sense.

So, we agreed to retain your company's services and in addition to having you represent us on the fire, we also asked you to help us with a collapse loss that had earlier occurred that was causing us some grief with the insurance company who suggested that the loss was not covered.

It's not often that one's expectations are exceeded. You, Dow, Kyle and the rest of your team, namely, Chris Glenister CPA., and Kenny Taylor AIC., exceeded our expectations. As far as the fire is concerned, our claim is settled, our storage capacity is double what it was, your fee was paid, and in essence, it cost us nothing. You are one of the best investments we ever made.

And as far as the collapse is concerned, your meticulous, forensic approach to our claim caused the carrier to come to the table and change their offer from zero to almost \$500,000.

We can't thank you enough for your efforts in our behalf. Please feel free to have anyone contact us for a recommendation, anytime.

Best always,

A handwritten signature in black ink, appearing to read "Mike Jones". The signature is written in a cursive, flowing style with a large, prominent loop at the beginning.