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MARK ANDY INC.

John S. Eulich
President

January 25, 1995

Mr. Bill Ibur
Mr. Pat Bickford
Adjusters International, Inc.
602 Park Point Drive
Suite 206
Golden, CO 80401

Dear Bill & Pat:

As I walk through the plant these days, sometimes my mind wanders back to where we were even a year ago. You guys helped us out tremendously through our ordeals, and I just wanted to make sure you knew how much I appreciated your assistance.

By the way, the buffalo meat is a great addition to the diet of a household that is generally oriented toward chicken and fish.

Thanks for your thoughtfulness.

Cordially,

A handwritten signature in black ink, appearing to be 'John S. Eulich'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

John

JSE/tkm