

Quick Pics

March 28, 1996

Adjusters International
602 Park Point Drive
Suite 206
Golden, Colorado 80401

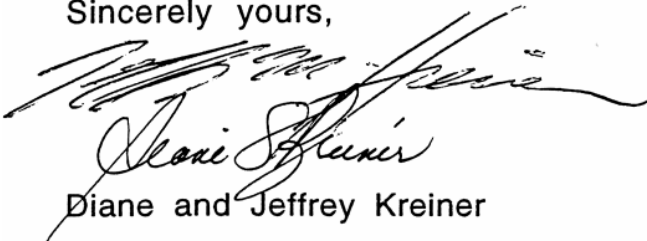
Dear Sirs:

As survivors of Hurricane Marilyn here in St. Thomas, Virgin Islands, which wrecked havoc on our personal home and 3 business locations, we were indeed fortunate to have Mr. Dean Harclerode assigned as our insurance adjuster.

Mr. Harclerode was not only personable and professional but extremely capable, efficient and successful in adjusting our insurance claims. We wouldn't hesitate a second in recommending Mr. Harclerode to anyone seeking professional insurance assistance.

Thank you Adjusters International for your part in our recovery process.

Sincerely yours,



Diane and Jeffrey Kreiner