

**Bank of
Utica**



222 GENESEE STREET
UTICA, NEW YORK 13502
TEL: 315/797-2700
FAX: 315/797-2707

January 21, 1998

Mr. Richard Smith
Adjusters International/
Basloe, Levin & Cuccaro, LTD.
126 Business Park Drive
Utica, NY 13503-0179

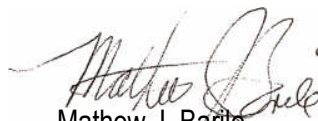
RE: 1800 Whitesboro Street
Utica, NY

Dear Mr. Smith:

Just a short note to let you know that we were pleased with the results and the professional service you and your firm gave to us with reference to the above claim.

We would certainly consider to have your firm represent us in the future on any other claims that may occur.

Yours truly,


Mathew J. Barile
Sr. Vice President

MJB/jl