

Donald M. McCall
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August 5, 1996

Mr. John Marini
Adjusters International
126 Business Park Drive
Post Office Box 90
Utica, New York 13503

Dear John:

This is a brief note of thanks to you and Bill Ibur for your assistance in resolving insurance coverage questions with our insurer immediately following a multi-million dollar loss to our off-site paper warehouse due to a windstorm in Oklahoma City, Oklahoma. Your advice and consultation was instrumental in establishing coverage and averting which could have been a disastrous outcome.

I strongly recommend the services of Adjusters International and would not hesitate to call on your company again should I ever have the misfortune to contend with settling another major property insurance claim.

Sincerely,



Donald M. McCall

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