



February 7, 1990

Mr. Martin B. Smith
Adjusters International
603 Park Lane Building
Santiago Iglesias Street
Condado
San Juan, PR 00907

Dear Martin:

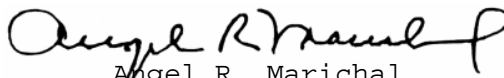
We appreciate the assistance you provided us in the settlement of the insurance claims for the damages caused to our plant and business by Hurricane Hugo.

As you probably have noticed already, in the enclosed check for payment for your services we have expressed that appreciation in a material way by increasing the agreed fee for your services by 25%.

Your advice in the preparation of our property claim and business interruption claim and in the negotiations with the Insurance Company's accountants and adjusters were most beneficial to us in obtaining a very satisfactory indemnifications for our damages.

Thank you for your efforts on our behalf,

Yours truly,


Angel R. Marichal
Vice President Finance

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