TATHAM & JONES

Post Office Box 97

Phones: 704/685-3300 704/685-7881

EDNEYVILLE, NORTH CAROLINA 28727

July 8, 1987

Adjusters International The Goodman-Gable-Gould Company 133 Rollins Avenue, Suite One Rockville, Maryland 20852

Attention of Harvey Goodman:

Dear Harvey:

Thank you for all your help in settling our disastrous fire loss at our apple packing plant in Edneyville, North Carolina. We were quite concerned to find out that we had a blanket policy with a 90% Co-insurance clause.

We quickly realized that we did not possess the skills of a public adjuster and felt that your firm had the best qualifications to help us.

The overall settlement was greater than anticipated but the thing that most impressed us was your knowledge of the North Carolina State Code which enabled us to completely avoid a potentially large coinsurance penalty.

We know that we could have not made a better decision than by hiring your firm to settle our claim. Had we tried to settle with the insurance company ourselves we feel sure our net results would have been far less.

There is no question that you more than made up for your fee in the settlement amount. Please feel free to have anyone in a similar situation call us and we will be happy to recommend your services.

Sincerely yours,

Robert M. Taylor, Secretary

Tatham & Jones Apple Packers Co. 2600 S.W. 27 Av. Miami, Fl. 33133

Ph. 305-446-1960