

BURLINGTON BAGEL BAKERY

DIV: GREEN MOUNTAIN BAGEL BAKERY INC

139 ST. PAUL ST. BURLINGTON, T 05401 992 SHELBURNE RD SO. BURLINGTON, VT 05402

February 14, 1990

Mr. John Militello Adjusters International 22 Elizabeth Street Utica, New York 13501

Dear John,

Well, the long haul - 7 months - since the fire is finally over. As you know, We have received the final settlement check from our insurance company.

Jim joins me in thanking you and your company for all the help we received in making and collecting our claim. I am certain that if we had tackled this job ourselves, and used the company's assigned adjuster, we would have never reached the satisfactory settlement which you worked up and fought for.

We recommend, without hesitation, the use of a public adjuster and Adjusters International.

With best wishes and our thanks, I am.

Andrew B. Golbert, President