

Richard Smith CPPA Adjusters International 126 Business Park Drive P.O. Box 179 Utica New York 13503-0179

12/22/98

Dear Richard

We have enclosed our check in connection with the insurance settlement received.

We would like to thank you for your efforts on our behalf. Your professionalism and expertise in representing us has been directly responsible for the settlements we have received. The winds had hardly died down and I was in my office looking through the old files for your telephone number - we shall do the same again when the next storm blows through.

Sincerely yours

Peter D. Somech

Treasurer

For Reservations Call 1-800-528-1234 1-800-468-4549