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mark andy inc.

John S. Eulich President

January 25, 1995

Mr. Bill Ibur Mr. Pat Bickford Adjusters International, Inc. 602 Park Point Drive Suite 206 Golden, CO 80401

Dear Bill & Pat:

As I walk through the plant these days, sometimes my mind wanders back to where we were even a year ago. You guys helped us out tremendously through our ordeals, and I just wanted to make sure you knew how much I appreciated your assistance.

By the way, the buffalo meat is a great addition to the diet of a household that is generally oriented toward chicken and fish.

Thanks for your thoughtfulness.

Cordially,

OCILI

JSE/tkm