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July 19, 1991

Mr. Randy Goodman
Adjusters International
400 Oyster Point Road
Suite 519
San Francisco, CA 94080

Re: Watsonville Earthquake Insurance Claim

Dear Randy:

Now that the above matter has reached its very successful conclusion in terms of our ultimate settlement with the London insurers of Grand Metropolitan, I wanted to express my personal appreciation and thanks for all of your efforts on our behalf in this matter. Time and again you had the creative solution, the tough negotiating point, or the quick response necessary to keep our insurance claim on track with the insurance adjusters. I am convinced that without your unflagging enthusiasm for this claim we would not have settled as quickly, nor for as much as we ultimately did.

If you ever need a reference with respect to any insurance matter, please do not hesitate to refer anyone to me. I am sure that after they get done talking to me, they will want to use you to handle their insurance claim.

Thank you again for all of your assistance. Best personal regards.

Sincerely,



Richard Q. Russeth

RQR/lav

cc: Jerry Jenko
Trudy Rautio