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December 18, 1998

Mr. Gordon Scott, Vice-President
Adjusters International
Corporate Office
126 Business Park Drive
P.O. Box 90
Utica, New York 13503-0090

Dear Mr. Scott:

LSG Lufthansa Service Guam, Inc., in order to service all airlines in and out of Guam, runs a 24-hour, 365-day operation. Within the Mariana Islands, LSG is the only industrial caterer for commercial and airline use.

Although we on the island are no strangers to typhoons, LSG found itself in a precarious position after Typhoon Paka hit on December 1997. The flight kitchen sustained some damage, losing its maintenance shop and incurring some impairment to the rooftop condensers. However, production was able to start-up two (2) days after the storm.

Our main problem was the shutdown of the Guam International Airport. Even if LSG was capable of servicing the planes, no airline was allowed to fly in until the runway and other critical navigational equipment was repaired. It would not be until ten (10) days after the typhoon for the airport to resume operations. During that time, LSG's revenue loss was significant.

In reviewing our real property, stock and business interruption policies, we concluded that any reimbursement would be minimal.

We then employed the services of Adjusters International. The team of Paul Migdal, Sandy Cho and Gary Johnson came in and, with their combined expertise and diligence in resolving the many complicated issues, the insurance companies offered a much greater settlement than originally expected.

We would like to extend our most sincere appreciation for a job well done to your organization.

Sincerely,

A handwritten signature in black ink, appearing to read "Michelle D. Ramps", is written over a horizontal line.

Michelle D. Ramps,
Manager, Finance & Administration