



Friends of Lubavitch of Florida
1140 Alton Road
Miami Beach, Florida 33139
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Rabbi Abraham Korf
Regional Director

December 26, 1996

Mr. Patrick W. Bickford
c/o Adjusters International Colorado, Inc.
602 Park Point Drive, Suite 206
Golden, CO 80401

Dear Pat:

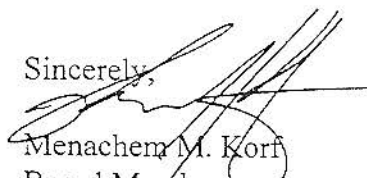
It is my pleasure to give a recommendation for Adjusters International, for a job well done. Most importantly, Friends of Lubavitch of Florida Inc. a not for profit organization recovered more insurance monies with your guidance and support than had we decided to resolve the claim ourselves which we had attempted.

Your unique phased approach created a time frame for us to become extremely comfortable with Adjusters International's and Pat's abilities to represent our organization. Within that period we found your interaction with the accountants coupled with the management of the adjusters allowed for us to submit a comprehensive well documented claim.

I would like to point out that as a not for profit organization our staff are not capable of handling this large of a claim. The services you provide added value and were deserving of the fees.

Again, thank you and your organization for all your assistance. I would be happy to recommend your services to other clients.

Sincerely,


Menachem M. Korf
Board Member
Friends of Lubavitch, Inc.