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distributors, inc.

July 10, 1995

Mr. Barron A. Wall, ARM
Insurance Consulting Associates
155 Polifly Road, Suite 205
Hackensack, N.J. 0760

RE: ICA Risk Management Consulting Services

Dear Barry:


On behalf of OPS Distributors, Inc., I want to thank you for the risk management consulting services your organization has provided over the last year. The professionalism you exhibited during our last meeting regarding policy renewals was truly outstanding. Your efforts along with your knowledge and expertise resulted in broader coverage and lower premiums. The outcome proved to be a profitable and rewarding experience as opposed to the headaches renewals have caused management in the past.

All of us at OPS look forward to a long and prosperous relationship with you and your organization.

If I can ever be of any assistance to you, please don't hesitate to call.

Thanks again for all of your help!

Sincerely,


Steven Moses,
President

SM/dk