

CONCORDIA PARISH SCHOOL BOARD

P. O. Box 950
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James E. Lee
Superintendent

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November 11, 1998

Mr. Patrick Bickford
Adjusters International
Regional Office
602 Park Point Drive
Suite 206
Golden, Colorado 80401

Dear Mr. Bickford:

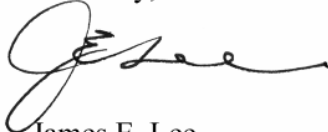
Please accept our sincere gratitude for the work done by you and your associate Bill Koehler for Concordia Parish School Board in our recent loss of a school by arson. Not only was the loss of the building and contents a tremendous blow to our educational program, the work in preparing our claim for the insurance company was overwhelming. Without your assistance, we would never have reached a fair and satisfactory settlement with the insurance company.

In fact, we were prepared to settle for \$1.3 million for the building and contents when Tom O'Neal, Concordia Parish Business Director, suggested that we contact your company. After meeting you and hearing about the work of your company, we were convinced that we could not lose by contracting with you to negotiate with the insurance company on our behalf.

Now, with our final settlement of \$2.1 million for the building and contents, or nearly a full \$1 million more that we had dared hope for, we are convinced that any school system suffering such a catastrophic loss should make its first phone call to Adjusters International. It was definitely the best step we could have possibly taken.

Thank you for your hard work, perseverance, and dedication to this project. We would not hesitate to recommend your work to other school systems or organizations.

Sincerely,



James E. Lee
Superintendent

JEL:lkp