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June 23, 2000

Mr. Richard Smith, CPPA  
Adjusters International  
P.O. Box 179  
Utica, NY 13503-0179

Re: James Barrett v. Concord General Insurance

Dear Richard:

Enclosed please find the check from the Barrett case and the Trading Post fire.

I enjoyed working with you very much and your assistance was significant, particularly at deposition.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Gary D. McQuesten', written over a horizontal line.

Gary D. McQuesten

GDM/klc  
Enclosure