

THE HERALD JOURNAL

P.O. Box 149
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Carey Williams, Editor & Publisher

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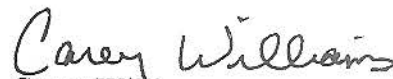
Philip J. Davidson
Adjusters International
Regional Office
2911 Piedmont Road Northeast
Suite E
Atlanta, Georgia 30305

Dear Mr. Davidson,

I want to thank you for representing my business in Greensboro, Georgia that was damaged by a storm on January 7, 1998. Without your help I feel that I could not have received the amount of money from my insurance company for damages.

I deeply appreciate what you do and your professional manner in helping over this 13 month period, reaching a settlement that we can live with from my insurance company.

Sincerely Yours,



Carey Williams
Editor, The Herald Journal
Greensboro, Georgia 30642

P.S. I would recommend Philip Davidson in a heartbeat if you have any problems with your insurance company in reaching a settlement. He was great in my case, without him, I would not have gotten half of what I was offered in the settlement.