

Lou Ella Sanders
Member of The Group
102-B H St
Sumter SC 29150
803-720-6291

Editor of The State Newspaper
1401 Shop Rd
Columbia SC 29201

Dear Sir:

This "Letter to the Editor" is my personal response to the reporter of "The State" who wrote the article on the political future of the Honorable Governor Haley. No matter if you are republican or democrat, white or black, male or female, you have to admire what Haley has done. The way she handled the Charleston case at a time when racial tension was higher than it has been since the Civil War has caught the eyes of this country and the ease and speed of which she disposed of the confederate flag sent a message to the "whole world". And the world has acknowledged it. One thing she did not do was give Farmer authority to play "God" with so many people's lives. A lawsuit is the only language that Farmer understands. It will not be against United for not paying claims but against the State of South Carolina for violations of these 19 peoples' civil rights and the God given right to voice their claims against their oppressor.

Given the full story of what went on in the last 32 years, Governor Haley will not hesitate to make a ruling for or against our organization. She has no other choice. She hasn't failed the state yet and she won't do it this time.

Sincerely

Lou Ella Sanders

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Ralph Holmes
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Editor of The State Newspaper
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Dear Sir:

This "Letter to the Editor" is an answer to the reporter who did the article on the political future of the honorable Governor Haley. My name is Ralph Holmes, son of the late James and Carrie Holmes and the spokesperson for an organization located in Sumter, SC, called "The Group". Our main problems surfaced 27 years ago when the only black insurance agent was "Hazed" by a United Insurance Company of America manager after an office meeting on January 17, 1988.

I was working in Florida when this happened and did not hear about it until my father's house burnt in 1993. I learned that since 1988 two churches had boycotted this insurance office and the district manager committed suicide or died from the pressure of a full field audit of his office. The last two years of his life spent under the black cloud of suspicions for food stamp laundering, bogus loans and the sale of used cars on debit routes.

I was a witness to the following happenings:

The State Paper did an article on my father and this insurance office.

Next the tax payers of this state footed the bill for an intensive investigation of this office by Doug Concannon and SLED agent Willard Pope.

Three months later Gwenn Fuller disputed the word of United CEO Ted Richardson and tells Jim Davenport of The State paper, "The Sumter Office paid the one bogus loan, but never reported the agent to our office. We could not do our job and the agent was allowed to go to another company". Guns were pulled on agents in the field.

Policy holder came to the office, threatens to kill 32 people.

Policy holder's wife writes letter to Governor Sanford asking for help.

The case was settled without the help of a jury.

SLED Agent Major Herriott investigated the case brought by Edger Nelson, former Sumter United Agent. The agent dies.

SLED refuses to answer complaint from Estate of Edgar Nelson.

Another policy holder arrested and held for two years for threatening to kill Insurance agent and his sister, who happened to be a judge.

Mother writes Governor Sanford.

Two weeks later, son goes to trial.

Only witness never shows up and all charges dropped.

Three years ago bank employee of local bank provides copy of deposition taken on bank CEO.

Insurance department notified.

Attempts made to file claims against Insurance Company.

United moves office to Florence, SC.

No letters to policy holders.

No letter in newspaper.

Claims records made available to certain member of our organization.

Ralph Holmes
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Since 1982 until 2012 the Sumter office collected 109 million dollars, 105 million by minorities and 4 million by whites. Six years ago, several woman in our organization met with Governor Haley's election campaign and A Light went off in Haley's Head. She got excited by the idea of Afro-American house wives, breaking social barriers at home and crossing party lines to campaign for a republican white woman. Even at that young age Haley had the political sense to know that she needed more Irons in the fire than old white republican's conservative money and votes. And the rest is History!

Three years ago, Governor Haley attempted to keep a campaign promise. Her staff contacted our organization and set up a meeting with SLED Agent McCullen in Florence, SC. I spent one hour explaining the errors discovered by our organization and allowed him to make copies. It has been 18 months and agent McCullen becomes the third SLED Agent on this case who refuses to make copies of his investigation available to "The Group".

On August 20, 2015 our organization received a final letter from Insurance Commissioner Farmer stating that it is a decision of the state of SC to not open any files on a company who hasn't had an office in Sumter for over three years. A meeting by the group was held on August 29 and a unanimous decision was reached. The Following!!!

"DAMN" the Insurance Department, "DAMN" SLED, and "DAMN" the state office of the NAACP. We do not wish to talk to these agencies. In the last five years, on several occasions, they have shown our organization that they don't have the guts, the knowledge, or the desire to help these elderly or disabled people or maybe someone is waiting behind the door for a "Kick Back". Our organization wants to meet with somebody from United, Governor Haley's office, CNN, or the president's cabinet. Several of our members from Clarendon County have "fond memories" of standing in a cotton field 20 years ago and the rest is History. So it is not impossible to even meet with Obama himself.

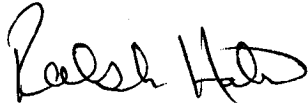
The last time our organization met with Gwenn Fuller, she stated that if we took the claims route on our problems, she would promise five day turnaround time on claims this old. She also stated in a lawsuit, three to five years before a company this size would even allow it to come to court. In 1995 The Estate of Walter Harry hired attorney Paul Weissensteine to have Walter's body dug-up and checked for poisoning. United settled case hours before digging was to start. Why was this case left out of SLED report or Davenport's article in The State? Why? Why did "The Item" refuse to allow black reporters to touch this story? Why?? Why? Why? From the time I took over as spokesperson for "The Group" our views on United are straight and to the point!!! We will accept the decision of the company or a judge but we will not accept the decision of a group of "damn skin heads" and "Uncle Toms" working for the state of South Carolina.

Two years before United closed the Sumter office, a 13 year employee of NBSC provided written information that proves without a shadow of doubt that more than one policy holder in the Sumter office had their retirement accounts effected by loans ran through a special bank account between 1982 and 1996. She has agreed that if it takes a lawsuit to settle these claims, she would take early

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retirement from NBSC and testify for our organization. I feel like if there is any truth to what she says, details of this "SCAM" would be in at least one of the three SLED investigations done against the Sumter office, "wouldn't you?" As of August 20, 2015, our Organization has provided the Insurance Commission of SC a complete list of what has been paid, and what is still pending, the names, the face amount and the amount of interest due on each one. This was sent by registered mail and signed for and returned. Thanks again for any help you can provide. I hope that we have made our views very plain on this matter.

Sincerely,
The Group



Ralph Holmes
Spokesperson

CC: The Item
Governor Nikki Haley
The Post & Courier
Mayor of Charleston, SC
The Manning Times
CNN

OUR ORGANIZATION HAS every
right to believe Haley is NOT
getting her messages. IN
72 hours the US Postal Service
will CONFIRM this story