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Ms. Patricia Calvert
Tri-County IIAA
PO Box 316
Albertson, NY 11507-0316

Dear Ms. Calvert,

I am the recipient of the 2010-11 Tri-County Independent Insurance Agents Association Scholarship. I'd like to thank you for your generous contribution to my education at St. John's University.

I am currently a risk management and insurance major at St. John's. I am a Long Island native and I attended Half Hollow Hills High School West in Dix Hills NY. College has proved to be a totally different experience for me. While attending St. John's, I have faced challenges that proved to test my character through and through. However overcoming such obstacles has made me stronger as an individual. I am so thankful for the generous reward for my continuous effort in the risk management and insurance field. I would have never pictured myself majoring in such a field. However, I feel that insurance and risk management has proven to be so vital in all aspects of our ever changing society. I plan on pursuing a career in the risk management field and the insurance industry. I hope to ascertain a rewarding career in a financially strong company.

I am so thankful to receive this scholarship for many reasons. A major reason is that I come from a single parent household with a sibling also in college. Being that my mother does not receive financial support from my father, I have been left with the arduous task of paying for school out of my own pocket. Going to school five days a week and working the other two is no simple task. However I feel that because I pay for my own education, I work to the utmost of my capabilities and have managed to maintain a high GPA. This scholarship has alleviated much of the burden from working my way through school. I am so grateful that all my hard work has paid off.

I would like to thank you for providing me with the opportunity to enhance my future. My family and I are so grateful for your generosity. I am so sorry I cannot attend the Association Installation on Wednesday, May 26th because I will be out of the country during that time. However I wanted to take some time to extend my gratitude. I am so grateful for both the honor and the generosity that I have been granted.

Sincerely,

Mike Ghoul