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**From:** Dan Caplis  
**Sent:** Wednesday, March 16, 2016 9:32 AM  
**To:** DCBS FormAPacificSource INS \* DCBS  
**Subject:** Acquisition

Ladies and Gentlemen:

My concern with this acquisition is that there will be less competition and as a result higher prices. What percentage of the Oregon market will the combined entity control?

Regards,

Dan Caplis, CPA  
Phone: