

The E-Accountability Foundation
Parentadvocates.org
315 East 65th Street, Suite 4C
New York, NY 10021
Elizabeth Combier, President

October 14, 2005

Guide One Insurance
Litigation Department
7702 Woodland Drive
Indianapolis, IN 46278
ATT: Ms. Peggy Mundy

Guide One Insurance Company
1111 Ashworth Road
West Des Moines, Iowa 50265
ATT: Mr. Jim Wallace
 Ms. Jan Beckstrom
 Mr. Bob Crane

Greetings.

The E-Accountability Foundation is a not-for-profit organization that holds people accountable for their actions. We post our investigative reports on the website **parentadvocates.org**, and are developing the website **withoutaprayero relief.com**. We are currently researching the topic of how Guide One works with churches, how legal fees are paid and by whom, and if church personnel are covered for torts and criminal acts.

We are, of course, looking at one case in particular for our story, and that is *Combier v Anderson*, Index #115354/99. The Defendants are your clients Fred Anderson, Charles Amstein, the Session, Deacons and Trustees of Madison Avenue Presbyterian Church ("MAPC"). In April and again in May 2004, the defendants were found liable for interfering with the return of the ashes of Julia Taschereau to me, her daughter, Elizabeth Combier, Preliminary Executrix of her Will. This is a misdemeanor.

I did not obtain any damages, however, because the Attorney from your office, Mr. Adam Greenberg, was able to present a case that was never pleaded, of "justification," to the jury due to the 'fact' that I was in a "bitter battle" with my sister, and because defendants believed I would bury my mom without my sister. Defendants threw me off the church membership roll sixteen days after my mother's death, and wrote to me that they needed "proof" of a reconciliation between my sister and myself before I could get my membership back. When I complained to the Presbytery of New York City, Fred Anderson and the other defendants put me on trial before the Presbytery's Permanent Judicial Commission for one year, July 1998-July 1999. The documentation of all of the above is in the records room of the Supreme Court and in the offices of your law firm, Law Offices of Michael E. Pressman, in my Motion to Set Aside the Verdict.

I am writing this letter to obtain the proof of your claims made in the following documents, copies of which are attached:

- (1) the notes of a former employee, Mr. Adam Greenberg, that were used to present Defendants' case to the jury on May 11, 2004. He writes about the "bitter battle" between me and my sister, Jill Danger; how the church must remove itself from the middle of this battle, but was "drawn into the Will contest anyway"; and that I had seen no therapists, but I claimed to have suffered emotional distress from the alleged withholding of the ashes (although I gave the firm the reports of all 3 of my therapists). **We need to know:**
 - (a) what evidence do you have of a "bitter battle" between Elizabeth "Betsy" Combiere and Jill Danger, and please give specific dates and names of people who can verify this evidence;
 - (b) what documentation do you have to support any of the claims made in Mr. Greenberg's papers?
 - (c) Under what directive from Judge Lottie Wilkins were these claims presented by you? None of the information in Mr. Greenberg's notes were permitted entry by me, the plaintiff, nor was I allowed to rebut these claims at trial, and the notes show advance knowledge of this.

- (2) a financing agreement signed by Vornado Realty Trust and Mr. and Mrs. Sandeep Mathrani, drawn up by Mr. Gregory Moundas while an Attorney at Proskauer Rose. The property upon which the financing agreement is based is Madison Avenue Presbyterian Church. **We need to know:**
 - (a) How do financing arrangements such as this work to assist the church with the ecclesiastical mission they proclaim?
 - (b) Why has the congregation not been told about these kinds of deals?
 - (c) If Vornado Realty Trust is using the block and lot of MAPC to obtain financing, what other deals have been made based upon MAPC and the nonprofit religious institution status that this 'church' has?
 - (d) May any member of MAPC make use of the inconsistent non-profit status to get lucrative financing of property?
 - (e) Are you the insurance company for Vornado Realty Trust as well?

- (3) a hand-written note given to me on August 7, 1998 by Mr. Amstein, when he returned my mother's ashes to me, telling me he had "delayed" until he had located my sister and she told him it was ok to do so. All the Defendants testified that they "assumed" I wanted my mother's ashes because I was going to bury them without my sister. **Please explain the basis for your information, and give me proof of your claim that I would bury the ashes of Julia Taschereau without my sister.**

I also request proof of the claims made in the following letters which you already have in your possession:

1. On August 25, 1998, Mr. Charles Amstein sent to you a letter in which he reported that Jill Danger had filed three lawsuits against me, Elizabeth Combier. Upon information and belief he used this false information to obtain coverage for this withholding of the ashes of my mother, and for throwing me out of my church 16 days after her death. The Presbytery of New York City and MAPC business manager and Defendant, Richard Frey, told me that your corporation, Guide One, was paying all of the legal bills for the church and the prosecution of me for the past seven years. **Please explain** how the church is covered for committing a tort and please send copies of all three lawsuits filed by my sister before August 1998 against me, as I do not have them. **Please send** a copy of your insurance policy that covers actions such as this, and please document the source of these funds.
2. On January 30, 2005, the congregation of MAPC received the 2004 financial statement and a question was asked about the payment of \$170,000 for the repair of a toilet for the nursery school on the ninth floor; we obtained the invoice for the repair of two toilets for \$90,000 at the Department of Buildings. **Why are these two invoices so different?** Where is the \$80,000, and does payment for repairs come out of donations to the church, the \$33million+ endowment, or another allocation? Mr. Richard Frey referred us to Guide One for answers. Why is the church property listed as “a partnership”, then “owned by the government”, and “owned by Richard Frey, Executive Director”, or “Nickie Christin”? the church has never filed for 501 (c) 3 status, and is not listed as a charity with any listing of non-profits. The NYC Department of Buildings has work permits listing the entity known as MAPC as “**not** non-profit”. Please explain.
3. On March 15, 2005 I found a two-page memo filed with the papers of Mr. Adam Greenberg in the Appellate Division, First Department, with the name Kenneth Wasserman and the title, in capital letters, “APPOINTMENT-RESPONDENT-PRO SE”. **We need to know:**
 - a. when did you designate Mr. Wasserman a Respondent;
 - b. why was his two-page memo filed with the papers of Mr. Adam Greenberg in the Appellate Division but never served on the plaintiff, Elizabeth Combier?
 - c. Who from your company made contact with Supreme Court Judge Marilyn Shafer by letter, on or before September 28, 2001, and was Mr. Wasserman appointed a “respondent” by Judge Shafer or by someone at your company?
4. In 2002 I received a telephone call from Peggy Mundy asking me whether I would take an offer of settlement of \$1 million, then she offered \$7500. What, if any, is your current settlement amount?

I respectfully request all of the above documentation be sent to us no later than November 4, 2005, to the address at the top of this letter. If we do not receive these documents on or before this date, we will consider this proof that you do not have the documents and cannot support your claims. I am the reporter on this case, and I am the

Attorney Pro Se replacing Mr. Jonathan Landsman who was discharged for cause and will be sued for malpractice, extortion and unethical conduct.

Thank you,

CC: Parentadvocates.org
Congregation of MAPC
Department of Justice

Sincerely,

Elizabeth Combier