DR. HAROLD SCHERZER

SURGEON DENTIST

SUITE 504

5165 QUEEN MARY ROAD MONTREAL, QUE. H3W 1X7

February 16, 1995

Dear Steve,

I received the policy which you had so diligently worked upon.

I would like to thank you for the time and effort you put in on my behalf to insure that I obtained the best that was available on the market.

Again my deepest appreciation for what I would describe at the very least as concerned customer service.

Yours truly,