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October 30, 1995

Mr. Stephen J. Epstein  
Stephen J. Epstein Insurance Agency Inc.  
250 Consumers Road  
Suite 515  
Willowdale, Ontario  
M2J 4V6

Dear Stephen:

You have asked for my thoughts on the services you have provided to me and my family over the last ten years. I am most pleased to have had your wise advice in connection with insurance products during what has been troubled times for me. More particularly I would comment as follows:

1. I am impressed with your knowledge of the range of insurance products available and their particular uses in my personal and family situation.
2. I was pleased by the way you have shopped the market for insurance products to provide competitive quotations and initiated action by me when a more appropriate product became available.
3. I was pleasantly surprised by your ability to provide coverages when I was in difficult financial and health circumstances. Obviously you have the respect of the insurance underwriters so that your presentation of applications with troubled risks can be written.

In conclusion, I have recommended your services to my family members, clients and colleagues and will continue to do so.

Best wishes,



David B. Waugh

DBW/yl