

Kris  
Weston

& ASSOCIATES

Executive Search

November 6, 2006

Stephen Epstein  
Stephen J. Epstein Insurance Agency Inc.  
200 Duncan Mill Road  
Suite 404  
Toronto Ontario  
M3B 3J5

Dear Stephen,

You have been my insurance broker since 1983 and in 1990 when I went out on my own I contacted you about long term disability which you promptly reminded me to upgrade as my business grew. When the critical illness product was first introduced in Canada you contacted me right away and suggested that this is something, that as a self employed person, I should look into. Even as late as last year when I called you about getting health insurance ie dental/prescription coverage, you rightly suggested that at my stage ~~in~~-life, the way to go was with more catastrophe ie critical illness insurance which I took your advice on.

No one can envision what turn their life will take but this year when I was diagnosed with lung cancer, I was extremely grateful for your advice over the years and the comfort in knowing that I am covered financially and that paying my monthly bills is not something I have to worry about on top of everything else.

You have always been very diligent and forthright and even when you have tried to sell me products that I was not interested in at the time, I knew that you had my best interests at heart. The level of service you have provided over the years has been excellent, particularly in the past year when I have needed it the most.

Sincerely,



Kris Weston