



Liberty Burns

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Stephen J. Epstein Insurance Agency Inc.
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March 21, 2001

Dear Stephen,

This letter of thanks is long overdue, and I apologize for its tardiness. You know that the last three years have been very difficult for me, starting with the death of my daughter, and then my bout with cancer and all the financial difficulties that this brought along.

I can't thank you enough for your help and support.

First, after the death of Natalie, when I was in no shape to think or make decisions, you took care of her life insurance policy without me asking and had a check in my hands within days to help me cope with expenses. You handled it in a most sensitive manner and, although I may not have said it at the time, it was noticed and greatly appreciated.

Then, when I was diagnosed with breast cancer, I didn't even think of filing a claim for disability. But, a few months later, when you found out I had been sick, you suggested it. Even though we were late in filing, you help me present my claim in a way that convinced the insurance company to approve it. You sat with me and help me fill out forms, and checked everything to make sure it was all in order. And now you follow up regularly to make sure I continue receiving benefits. I want you to know that your "hands-on" approach to your business is of great comfort in difficult times.

I remember when I started working as an independent, some 20+ years ago; I was sceptical about income insurance. You were persistent, explaining that it would be wonderful if I never needed it, but if I did I would be glad to have it. You were right, and I'm really glad you insisted and convinced me. The benefits I receive today allow me to continue being financially independent and to take the time I need to get better.

Thank you so much.


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