

24 February 2004

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

Dear Stephen:

Please let me thank you for  
your advice and guidance in  
re-negotiating my current life  
insurance policy. You were  
always informative, fair and  
considerate of my personal  
circumstances.

Yours truly

Nadia Kalkan