

Solmon  
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Barristers

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TO WHOM IT MAY CONCERN:

Mr. Stephen Epstein has been our representative since 1993. During this period, he has been responsible for obtaining the best value for us in:

- a. life insurance;
- b. disability insurance; and,
- c. group insurance.

We have been very satisfied with his performance in the past. He has also provided us with personal attention in facilitating the introduction of group insurance plans. If we require any information, Mr. Epstein does the utmost in obtaining information for us promptly.

We are extremely satisfied with Mr. Epstein's services.

Yours very truly,

SOLMON ROTHBART GOODMAN



Melvyn L. Solmon

MLS/jm