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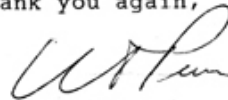
Stephen Epstein
220 Duncan Mill Road
Suite 404
Toronto, Ontario
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August 27, 2002

Dear Stephen,

Just a brief note to thank you very much for dealing with my disability insurance claim so efficiently and promptly this past year. Your concern for your clients is most appreciated, and both Patti and I are thankful and grateful that you were there to look after us so well.

Thank you again,



Dr. W. Timothy Purves