



**WEST HALDIMAND
GENERAL HOSPITAL**

"Building for Today"

September 15, 2003

Stephen J. Epstein Insurance Agency Inc.
Suite 404-220 Duncan Mills Road
Toronto, ON M3B 3J5

Dear Stephen,

We established contact with you through a word of mouth referral, and I want to let you know how delighted my wife Jacqueline and I are with your services.

Through several conversations;

- You showed amiable understanding of difficult issues for us as client (type and amount of coverage) and wisdom in your recommendations,
- You delivered concerned service as witnessed by the promptness of your answers and many personal follow-ups,
- You proffered excellent advice based on very knowledgeable insight into products/companies' strengths and weaknesses.

On behalf of Jacqueline, I thank you for the greater peace of mind we now experience in regard to life insurance for my spouse and I, and disability insurance for myself.

We are pleased to recommend your services to family and fellow professionals.

Yours truly,

Guy Lupien, MD, C.C.F.P. (EM)

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