

February 5, 2004

To Whom It May Concern:

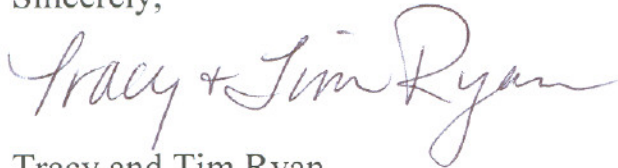
We have had the pleasure of working with Tim Ross as our financial advisor for the last several years. We would highly recommend him to anyone looking for solid and wise advice.

As a young couple just starting out, we appreciate the guidance he has offered us. Tim has helped us turn our dream of home ownership into a reality years before we thought it was possible. He maneuvered us through the requirements of the Home Buyer's Plan and arranged for the short-term investments of our small home savings to improve our tax return. His knowledge and discipline has been a huge asset to us in this regard.

Tim Ross is also a constant and reassuring presence during difficult financial times. He has seen us through job loss, severance pay investments, pension decisions, insurance requirements, and tax season. He is always there to answer questions and help improve upon our financial ideas and strategies.

Most importantly, he has encouraged us to dream big and to create the life we want. He has guided us to the straightest and smoothest road to reach our goals and it has made all the difference to us.

Sincerely,

A handwritten signature in cursive script that reads "Tracy + Tim Ryan". The signature is written in dark ink and is positioned above the typed names.

Tracy and Tim Ryan
Gananoque, ON