

July 18, 1990

Robert Zinner
London Life Insurance Co.
180 Dundas Street West
Suite 2301
Toronto, Ontario
M5G 1Z8

Dear Bob:

Just a short note to let you know that I have sent a letter of introduction (sample enclosed) on your behalf to a number of my business associates and preferred clients. I am recommending that they utilize your services. I have done this for a number of reasons.

Your service to my knowledge, is unique in that you focus on educating your client, first by assisting them in articulating their financial, career, personal and retirement goals and then summarizing and organizing all current policies and capital investments. This summary includes the rationale for original purchase and current capital gains position on asset investment.

The clarity and succinctness of your two page summary format allowed me, as an executive and businessowner, to easily understand and evaluate the viability of my past planning and the direction and scope of my future planning. All this was done with a time efficient, questioning process where you asked the right questions, listened and evaluated with an obvious sensitivity to my wishes and goals.

The result is that over the last two years Bob, you have been of significant assistance to me as an advisor. I am obviously confident that my business associates and clients will find you a valuable asset in their own planning.

Best personal regards



Peter B. Willis

PBW:sm