

April 15, 2004

Mr. Lee Hartwell
4A Chicora Avenue
Toronto, Ontario
M5R 1T6

Dear Lee,

To recap our meeting, the Financial Engineering Process is a holistic approach to planning. It creates a macro view of your overall financial position in order to make informed decisions with increased confidence.

Objectives:

- ♦ Maximize financial security for you and your family
- ♦ Maximize the efficiency of your dollars

For your interest there is a website regarding the process: www.leapsystems.com.

Thank you for taking the time to meet with me. I will contact you mid-May to set up our next meeting to review your information.

Sincerely,

John R. Ardill, CFP, CLU, CH.F.C.