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September 28, 2004

Mrs. Barbara Wilkes  
22 Donino Avenue  
Toronto, Ontario  
M4N 2W5

Dear Barbara,

Thank you for taking the time to meet with me on September 24, 2004. I always respect your opinion and I like how you challenge me on various concepts.

Based on your reaction, it appears you feel this process is a worthwhile exercise and service to provide to business owners. If at any time you feel this could be of some value to one of your clients I would appreciate the referral. Also, if you think this is something we should take further in TEC, again, I'd be more than happy to go to the next step with you.

I look forward to seeing you up north this winter.

Sincerely,

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