

Fred Cross  
390 Connaught Ave.  
Toronto, ON M2R 2M2

Lorne S. Mar Insurance Services Ltd  
2900 John Street Suite 302  
Markham ON L3R 5G3

Dear Lorne,

I wanted to thank you for the excellent service you provided. You were very thorough in your explanations and I wouldn't hesitate to refer you in the future.

Regards,

  
Fred Cross