

February 4, 2009

Michael & Patti Dicio
23 Heirloom Street
Richmond Hill, ON L4E 4X7


Lorne S. Marr MBA CFP
LSM Insurance
2900 John Street Suite 302
Markham ON L3R 5G3

Dear Lorne

I thank you very much for your help and guidance with our Critical Illness insurance needs. You were very thorough in your explanations and while the application process took much longer than we initially anticipated, we were very pleased with your follow-up and the final outcome.

We wish you continued success and look forward to working with LSM Insurance in the future.

Best regards,



Michael Di Cio



Patti Di Cio