



Freedom 55
Financial



Freedom 55 Financial – Quadrus Investment Services Ltd.
Suite 500, 1111 West Georgia Street
Vancouver, British Columbia V6E 4M3
Office: (604) 685-6521, Ext. 511; Fax: (604) 685-9666
Customer Service Center: 1-877-566-5433

January 19, 2004

Jean J. Ludlow, FLMI, ACS, AIAA, AIRC
Regional Operations Manager
jean.ludlow@freedom55financial.com

Joe Roberts
587 Clearwater Way
Coquitlam BC V3C 5W5

Dear Joe:

Re: Your Presentation on January 16, 2004
Freedom 55 Financial – Vancouver Georgia Financial Centre

In further to your recent presentation to our Financial Centre, we want to send Aaron and you a note to personally thank you.

Your presentation was enlightening, humorous, and your personal stories that you share with your audience had everyone appreciating our world around us.

Your 'Yes, you can' message hit the hearts of all us. So many times, when we feel like giving up or throwing our hands in the air – we can always remember your message to stand up and put our hands in the air and say, – YES, WE CAN!

You are such an inspiration to us all about how to give back to our communities whether it is with your time, sharing your stories with others, or just being you. Good luck with your campaign – The Courage to Change Foundation which helps our youth stay away from the drugs and alcohol world.

Thank you for caring.

Sincerely,

A handwritten signature in black ink that reads "Jean".

Jean Ludlow FLMI
Regional Operations Manager