

January 16th, 2004

Mr. Joe Roberts
587 Clearwater Way
Coquitlam, BC
V3C 5W5

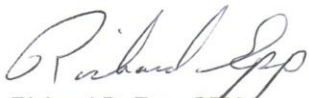
Dear Joe,

On behalf of the BC Chapter of IFMA, I would like to thank you for your wonderful keynote address to our members and guests at the breakfast event on Jan. 15th, 2004.

What is so powerful about your story is that it is real life, it's inspiring, and it's motivating. You provided us with so much through your heart-warming stories and yet you gave us a simple solution to the challenges we face – YES I CAN. I overheard many positive comments following your presentation from various people in attendance.

It was a fabulous way to get the New Year started and I look forward to working with you again in the near future when the opportunity presents itself.

Sincerely,



Richard D. Epp, CFM
President, BC Chapter of IFMA