



THE BANK OF NOVA SCOTIA

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Skip Bates
District Vice President
Vancouver/Central B.C. & Yukon

July 4, 2003

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

Dear Joe:

It was great to have you speak at our District Sales Meeting. Your inspirational talk was very well received and struck a chord with many of my managers.

Currently, our organization is faced with a competitive market place and many uncertainties. Your "Yes I Can" attitude demonstrated to our branch managers that it is possible to put our minds to task and overcome these challenges.

Thanks again for your contribution to our meeting. We look forward to working with you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Skip Bates", enclosed within a hand-drawn oval. Below the signature is the printed name "Skip Bates".

Skip Bates