

RAYMOND JAMES®

January 15, 2009

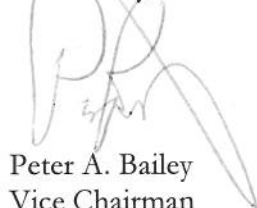
Dear Prospective Clients of Maurice Walch:

Raymond James LTD. (RJL) entered Canada early in 2001 by acquiring an existing IDA Member. Over the past 8 years, we have steadfastly improved the professionalism of the franchise by adhering to the principles of our parent, Raymond James Financial (RJF). RJF built their 40 plus year franchise on financial planning. Maurice has been with us since our entry into Canada and his office has consistently ranked as one of our top 10 Agencies.

At RJL, we strongly believe we need to serve all of the financial needs of our clients. Some clients look to us solely for transactions and trade executions which are perfectly fine; however; our real strength is in the overall financial health of our clients. We understand that today's high net worth clients prefer a more holistic approach and seek expertise in the area of tax and estate planning as well as investment advice. Maurice is a professional financial planner with 19 years' experience and strong qualifications in both financial planning and insurance. He epitomizes what RJL is all about. His business model is to gather all relevant client data, work in close co-operation with his clients to create a wealth management strategy and then implement that strategy. Above all, he always puts his client's needs first. This has resulted in a continually growing practice through all periods of the economic cycle.

I have no hesitation in recommending Maurice to you as I recognize the service he has provided to his many clients. In fact, I am one of them. I believe your reliance on Maurice will serve your needs over time.

Yours truly,



Peter A. Bailey
Vice Chairman

Raymond James Ltd.

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