



EMPIRE FINANCIAL GROUP

February 22, 1996

The Centre for Renewal  
Mr. Michael Ballard, President  
County Road 19  
R.R. #1  
Stirling, ON K0K 3E0

Dear Michael:

I wanted to tell you how much I enjoyed your presentation to the Metropolitan Toronto Underwriters' Club.

Your topic of "Renewal" generated a lot of interest amongst the underwriters. Judging by the record turn out of almost 300 people, the level of attentiveness during the presentation and the positive feedback I have heard, they were not disappointed!

Your talk provided us with valuable insights as to how to deal with stress producing change in both our professional and personal lives.

I found your presentation to be a terrific follow-up and "refresher course" to your excellent all-day workshop which I attended along with other Empire Life and Kingston General Hospital employees earlier in the year.

Thank you again, Michael, for contributing to the success of the meeting.

Sincerely,

Ann McNamara, BA, FLMI, ACS  
Senior Underwriter

AM/dg