

Brian D. Holt
Assistant General Manager, Professionals Banking
Canadian Commercial Banking
44 King Street West
Toronto, Ontario M5H 1H1
(416) 866-3982

October 30, 1998

To Whom It May Concern:

This letter is in reference to Barbara Lebo, of Lebo Media Services.

Scotia Professional® Plan is a product group within The Bank of Nova Scotia. We provide financial products and services tailored to professionals, including physicians, dentists, lawyers, veterinarians, chiropractors, etc.

We had the pleasure of working with Barbara on a direct mail project focussing on the dental and other professional communities across Canada. The project was a great success for us.

We found Barbara to be creative in her approach and determined to see us succeed. We are pleased to recommend her services.

Brian Holt