



TD SECURITIES INC.

A subsidiary of The Toronto-Dominion Bank

P.O. Box 3
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Toronto, Ontario
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January 2, 1996

Computer Support Experts Inc.
2351 Royal Windsor Drive, Unit #10
Mississauga, ON L5J 1K5

TO: All Prospective Clients

During the past year we have engaged Computer Support Experts to write the code to compute value at risk of our stock investment portfolio. It has been developed using Visual C and Visual Basic on Windows NT. Computer Support Experts also designed and implemented our stock portfolio database on Microsoft SQL. The traders access the database through their Excel spreadsheets. The company has been very helpful, not only in developing the software, but in recommending and implementing our SQL server platform for us. Throughout the engagement, we have found Computer Support Experts staff to be courteous and knowledgeable.

We are very pleased with the software they have written for us and I would not hesitate to recommend the company to any of their prospective clients.

Sincerely,


Michel Kriber