

# UNITED BAKERS DAIRY RESTAURANT

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Tuesday, April 25, 2006

Attention: Joe McCabe  
President  
LMS PROLINK Ltd  
800-480 University Avenue  
Toronto, Ontario  
M5G 1V2

Dear Joe:

First things first. Let me once again thank you for your timely intercession into the process of our insurance renewal. Your participation instilled the necessary confidence for us to buy a policy that appears to be more comprehensive and carefully tailored than any we have had in the past – and less costly, which is a welcome change.

Insurance is one of those basic necessities of business that are taken as given. But, when a claim suddenly arises, and an insurance policy comes into play, the “givens” are not always so easy to get, and may even be unobtainable due to improper planning. In other words, the security provided by an insurance policy is directly related to the confidence you can place in the broker who sells it to you.

*In over a decade of providing our business with all our insurance needs, Joe McCabe and his brokerage LMS PROLINK have stood by us and delivered the coverage and protection we have required in every insurance-related situation. Insurance is about confidence, and that is what LMS provides.*

I hope your relationship with CRFA is long and fruitful for all parties involved. -- for you, the agents, and us, the members.

Yours truly,

Philip Ladovsky  
President