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June 2nd, 2009

Mark Lyons, Partner
Gifford Associates Insurance Brokers
346 Moodie Drive
Ottawa, ON K2H 8G3

Dear Mr. Lyons:

Successful business dealings are all about trust. Those made in the world of insurance are even more so. This is why we are so pleased to write and tell you how impressed our national organization has always been with the performance of Gifford Associates. Having been your client for the past several years, we know that Gifford's people and service are unparalleled—better than many of your competitors in our opinion even though your offices are in Ottawa rather than Toronto where we are located. These facts alone have developed the trust relationship between us to the point that we do not have to give our insurance requirements a second thought.

No doubt there are many players in the insurance brokerage business, our organization having been a client of several of them in the past. None compare to Gifford Associates in our respectful view. Accordingly, we have not even the slightest hesitation in recommending your firm to anyone with insurance needs.

Yours truly,

UFCW LOCAL 1977

DAVID W. WATTS

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