



January 2, 2009

To Whom It May Concern:

For many years I have had the pleasure of dealing with Len MacLachlan and LBM Consulting. I have dealt with a number of Life Insurance and Group Insurance Brokerages and Agents in Ontario and can say that the service and professional levels of LBM Consulting can easily be put up against any other Brokerage or Agent. Len handles any issue or concern in a very professional and timely manner, the pride and understanding that he shows when dealing with clients is reflected in the service that we receive from LBM Consulting.

Whether dealing with our company group benefits package or my own personal needs, the entire staff of LBM Consulting are understanding and accommodating to our needs.

I can say that I am truly proud to be associated with Len MacLachlan as one of the people I depend on for advise on group benefits and life insurance and would recommend Len to others looking for superior service.

Gamble & Associates Insurance Ltd.

Barry M. Hogan, V.P.

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