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June 1, 2004

Farsadi and Associates  
235 Yorkland Blvd. #900  
Toronto Ont.  
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Dear Mr. Farsadi,

Thank you for choosing Advocis as your partner in education. It was a pleasure meeting with you and your associates and we are pleased to have the opportunity to foster international educational initiatives such as the one you have presented.

Further to our discussions, we are pleased to inform you that Advocis is in a position to offer Farsadi and Associates condensed programs focusing on insurance and risk management for the benefit of senior executives and insurance authorities of Iran and surrounding areas.

Advocis looks forward, with anticipation, to working with your organization in developing this unique program in support of advancing professionalism and international information exchange.

We look forward to welcoming insurance experts of Iran, and surrounding regions, to the Canadian industry and the Advocis facilities in Toronto, Ontario, Canada.

Warmest regards,

A handwritten signature in cursive script that reads "Nelly Fanous".

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**Nelly Fanous**  
**Director, Professional Development**

**Cc: Donna Muirhead - VP Programs**  
**Fred Bridel - Director, Curriculum Development**