



Rogers Cantel Inc.
One Mount Pleasant Road
Toronto, Ontario
M4Y 2Y5

Tel (416) 935-1100

November 8, 1999

Metropolitan Credit Adjusters Ltd.
Suite 400
10310 Jasper Ave.
Edmonton, Alberta
T5J 2W4

Attention: Robin Lee

Dear Robin:

On behalf of Cantel AT&T, I would like to take this opportunity to congratulate you on placing second in Cantel's top collector contest for the month of October 1999.

We are aware of the amount of hard work that was involved in achieving this accomplishment.

Cantel AT&T would like to thank you for your support and wish you all the best for continued success.

Sincerely,
Cantel AT&T

A handwritten signature in blue ink, appearing to read 'Virginia Lindow-Foster'.

Virginia Lindow-Foster
Manager, Business Analysis & Planning
National Credit Operations