



01/10/96

To whom it may concern,

I have had the pleasure of working with Christian Gelso for two years. In that period of time Christian was instrumental in the development of numerous systems and programs that enabled Option Retraite to establish a position as the most efficient and advanced securities dealer in the province of Quebec.

Christian, has proved himself to be extremely hard working ,dedicated and most of all capable of furnishing results no matter how adverse the circumstances.

It is without reservation that I recommend Christian as an employee who can make a major contribution to any enterprise.

Sincerely,

Richard A. Ness
Operations Manager