I write this letter in support of accredited counsellors who are affiliated with 4Pillars being able to continue to conduct the mandatory counselling sessions following the filing of a consumer proposal or a bankruptcy.

As I have recently benefited from their Debt Restructuring and Consulting Services.

In particular the Kamloops BC office Managed by Robert (Bob) Hauck.

I am particularly anxious that Bob be available on a ongoing indefinite term to consult and guide me in the credit rebuilding aspect of the journey I now find myself on.

I find that there is a sociological molding and confidence factor that basically eliminates any relapse of past problems developing unnoticed.

I know this is accomplished only through the intimate knowledge and loyalty that develops during the full interactive process.

Including the Credit Counselling Segment.

It is apparent to me that if the Credit Counselling Segment of the process were taken out of Bob's hands, it may sever this bond and put 4Pillars in a position unable to monitor the clients progress in a timely manner.

Respectfully,

John Horvath PO Box 143 Merritt, BC V1K 1B8