



Kmart Canada Co.
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TO WHOM IT MAY CONCERN:

Kmart Canada Co. engaged the services of Jack Ostroff and Genus Financial Corporation to conduct a review of our Treasury operations.

Mr. Ostroff was able to quickly determine the most relevant areas for his review and has made recommendations that were adopted by the company. It was reassuring to have his confirmation that other aspects of the department are running efficiently.

Mr. Ostroff required little time from associates within our treasury area, and was quite flexible as to the timing of his review. I would recommend Genus Financial to others who are looking to review their cash management processes.

Yours truly,
Kmart Canada Co.

David R. Massey
Treasurer