

**Sirs,**

**May I endorse the e-mail sent to you yesterday by my friend John Shepherd about this matter.**

**I have the good fortune to work with an advisor who truly does work in the best interests of his clients. But I dare say he would be the first to agree that there are still rogues in the system, often working for leading financial institutions. So tighter and better regulation can do no harm so long as we remember that in any transaction, much finally must come down to trust, reinforced with prudence.**

**Gordon Hinch  
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