From: Peter Allard pallard1495@yahoo.com Date: Fri, 14 Apr 2006 15:12:09 -0700 (PDT)

To: bmckenzie@netrover.com

Subject: Fwd: Sagicor Ad re Fraud

Note: forwarded message attached.

Dear Bill,

On the island they call it "thieving" (Teeving)

endemic in a country where one learns to blame 200 years of oppression against the "master" (white) even when they have been independent for 40 years---this is how the politicians, the lawyers and the whole cartel rip off the system and get away with no follow up or enforcement

Peter