

**From:** Jolanda Coburn [jolandacoburn@msn.com]  
**Sent:** January 27, 2011 8:49 AM  
**To:** MBCE  
**Subject:** continuing education

To Who it May Concern:

I believe that the continuing education program is the wisest step taken in the industries maturity. Personally I have been lending money in one capacity or another since 1973, throughout southern Ontario. Education leads to knowledge that leads to market acceptance that leads to the industry achieving more market share.

If this industry believes a fifty percent (or more) market penetration to be achievable there is no doubt in my mind that education is the key.

Thomas Adamson, Mortgage Intelligence.