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September 29, 2004

REFERENCE

RE: DEBITS AND CREDITS

Debits and Credits(formerly Galloway Bookkeeping Service) has provided computerized bookkeeping and office management to a number of my clients over the past five years.

Apart from all the accounting this has involved attending to statutory tax filings, processing of accounts receivable and accounts payable and maintenance and reconciliation of the general ledger, all computerized using various software systems.

To facilitate my year end review the firm provides a detailed working paper package with all required schedules. This expedites the review by the Chartered Accountant reducing routine work. The result is a more cost efficient review with emphasis on tax and financial planning.

Members of the firm are very professional in their work and public relations and from my expererience their clients are very satisfied with their work.

I would have no hesitation in recommending the firm.

David N. Cobden