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10th February 2007

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To Whom It May Concern

I respect the importance of a considered approach to personal finance and of the need to constantly monitor and adapt investment options. I am also aware that other commitments in my life prevent me from spending the time necessary to undertake adequate research to meet these needs. Therefore, I greatly appreciate the services that David Bojan and his team at Horwath Financial Services Ltd. have provided to me over the past two years. David was thorough in establishing my personal situation and medium to long-term plans and subsequently formulated a portfolio that has, to date, been very productive. Most important for me, the portfolio is diverse and gives me flexibility, allowing me to increase or decrease rates of investment or withdraw funds easily if necessary.

David Bojan provides a professional service and I have no hesitation recommending him and his team to prospective clients.



Christopher M Riggs