

6th August 2008

Mr David Bojan
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To Whom It May Concern

Personal financial management is obviously extremely important for all our futures and is a large responsibility within a family.

Many of us do not have the time, the expertise, or the research resources to give to the management of our investment strategies and options. I have spoken to several financial advisors over time and not always been comfortable with the approach taken or the overconfident styles portrayed.

In David Bojan (and his team at Horwarth Financial Services) I have found an advisor who initially spent time discovering my goals, the level of risk taking that was comfortable for me and my family; and our short and longer term needs. I have known David Bojan and his group for more than eight years and have been very satisfied with his management of the portfolio under his control. He has achieved very good results while maintaining diversity of investments within a low risk framework commensurate with my advancing age.

David's professional approach, and my experiences of it, gives me the confidence to recommend him and his team at Horwarths to potential clients.



Keith C Hawken
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