

Dear Friends and Clients,

We look for ways to serve you better, faster and at a lower cost compared to other financial companies. We need your feedback to tell us how to provide the services you expect of our firm. We have moved to the virtual office mode during the 1990'S. Our associates are connected by the Internet and work out of their home office. We feel that you should not be paying for our prime office space, secretaries, conference rooms and other overhead. You know that higher billing rate only supports the overhead and has little impact on the quality and performance of the work. We only sell our experience, knowledge and service to our clients. We are a member of the Illinois CPA Society and of the AICPA.

We continue to invest into training, Software, Technology and Tax research. We use CCH and BNA Portfolio Series to find answer to your complex tax issues. We have an international practice niche for small businesses. We have contacts in India to help you expand your market or to use India as your offshore base of cheap operations. We can update you on the tax rules and accounting rules followed by the Chartered Accountants in India. We cannot ignore the Global impact on US business as intellectual and financial capital moves with the opportunity across our borders.

We provide Financial Mathematical Modeling (most of the companies call it Financial Planning and sell funds) based on a fee only basis. Our basis of calculation has three major variables. The first is Tax Control, the second issue is Risk Management and the final variable is clients Embedded Value.

Thank you for visiting our virtual office front on the Internet.

Sincerely Yours

D. David Lyall