

A

to

Z

Insurance, Inc.

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To Whom It May Concern:

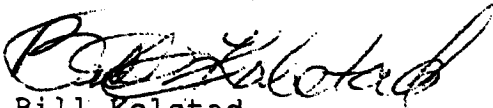
Two years ago, Charles Lincoln of Schooley Mitchell Telecom Consultants approached us with an offer to provide an independent, objective and risk free analysis of our current telecommunications services and their related costs. He assured us that he wouldn't take up too much of my or my staff's time and there would be no cost to us for this service.

Initially, he reviews the prior three months of our telecom invoices. At our second meeting, Charles presented us with a very professional and detailed report showing exactly what services we were using and what our actual costs were. He also presented us with several recommendations that would reduce our annual telecommunications expenses by more than 44% and improve our level of customer service.

We appreciate the independent and objective approach that Schooley Mitchell puts forth and would describe Charles as a professional consultant in a world where more consultants are simply sales people. The recommendations was implemented seamlessly and achieved the savings that Charles anticipated. The partnership has been a win-win situation all around. We feel his services have been very valuable to our business. Charles has done everything he said he would do in a very professional and timely manner.

I would not hesitate to recommend Charles Lincoln and Schooley Mitchell to any business wanting to save time and money and improve their telecommunications systems. Feel free to contact my office manager to discuss our recommendations further if necessary.

Sincerely,



Bill Kolstad

A to Z Insurance, Inc.

