

To Whom It May Concern:

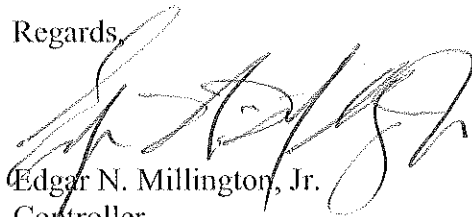
Please allow this letter to serve as my recommendation of Lee Gartstein and Business Communications Management/McGraw Communications for the telecommunication management services that they are currently providing to Z-Card® North America.

We began our relationship with BCM almost two years ago when they took over the role of administering our telecommunications from our existing provider who was going out of business. Through the ongoing support of Lee Gartstein, our Account Executive, they were able to provide a reliable and cost effective replacement alternative with a redundant disaster recovery solution. Since then, they have kept our services running smoothly and effectively managed our needs as an intermediary between Z-Card® and our service providers.

Shortly after entering our agreement with BCM, we moved our office location. They assigned a specific Project Manager to our move. That PM handled all communications with our service providers with precise attention to detail. In the situation where anything that can go wrong does go wrong, we were guided through without a hitch. Even better, BCM charged no additional fees for this service for coordinating the move seamlessly & effectively.

In summary, I highly recommend Lee Gartstein & Business Communications Management/ McGraw Communications to any business for the management of all or part of their communication services.

Regards,



Edgar N. Millington, Jr.
Controller
InStep Marketing, Inc.
d/b/a Z-Card North America

