

group to maximize cross-selling opportunities in our top 25 enterprise accounts. We're also expanding our payment solutions outside the U.S. and emphasizing greater cross-selling of our professional and information services.

Internal Commitment

To advance and strengthen our growth initiatives, we have four major streamlining efforts:

- ▶ To build on the streamlining made in 2002 through our long-term enterprise resource planning initiative, we will upgrade our field service management system, deliver better performance and improve order fulfillment.
- ▶ Our Human Resources Transformation project will align our HR functions internally, giving employees more self-service options.
- ▶ Our goal is to reduce general and administrative expenses as a percentage of revenue by 2% by 2006.
- ▶ We will focus on simplifying our customer order entry process.

The two-year, \$300 million after-tax restructuring program announced in January, 2005, will enable us to realize benefits from our growth initiatives and transition manufacturing toward high-value assembly, test and configuration.

We continue to invest substantially in leadership, sales training and employee education.

Our emphasis is on strong leadership with qualified backup for every key position. We are defining leadership competencies, evaluating talent against those criteria, and systematically training, coaching and developing that talent.

As a company that values diversity, we were again named one of the top 50 companies in *DIVERSITY Magazine's* Best Companies for Minority Employees. We were also honored to receive awards for ethical business conduct and corporate citizenship.

I have great pride in Finney Bowers' longstanding commitment to integrity and ethical practices. Our Board of Directors has been committed to good corporate governance for many years. The reforms presented through the Sarbanes-Oxley Act of 2002 and The New York Stock Exchange listing standards have given us an opportunity to revisit and update our Governance Principles, Committee Charters and some of our internal practices. We view these changes as an expansion and improvement of existing practices that we believe, even prior to the reforms, represented best practices in governance. Our Board seeks to continuously evaluate and implement sound practices for the benefit of our company and its shareholders.

I would like to thank all of the Finney Bowers employees who continue to demonstrate their loyalty and commitment to our customers every day. In particular, I would like to extend best wishes and thanks to two senior members of my staff. John Moody, Executive Vice President — Office of the Chairman, has retired from Finney Bowers after 12 years. Through his years of service, John skillfully led many operations including our U.S. mailing business. Sam Moon, who left us in February, has served as our Senior Vice President and General Counsel for the last six years and has been a key architect in helping position us for future success. I would also

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