



CARNEGIE

DUNFERMLINE TRUST

Tom Minogue
94 Victoria Terrace
Dunfermline
KY12 0LU

28 November 2006

Dear Mr. Minogue,

I refer to your letters of 9 November and your observations relating to the audited accounts for 2005. The Chairman has asked me to respond on his behalf.

The information published in both the Annual Report and the Accounts is in line with the working practice of the Trust and the changing statutory accounting and legal requirements. Policy and management decisions relating to investments, longterm funding projects and grant distribution year on year are of course the business of the Trust. We have however noted your comments and you will find that many of the queries you raise relate to activities and projects in the community which were fully covered at the time in the appropriate media and indeed the annual report.

Yours sincerely,

Nora T C Rundell

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