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SECRETARY OF THE SENATE

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**LOBBYING REPORT**

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant Name O'Neill and Associates			
2. Address <input type="checkbox"/> Check if different than previously reported One Beacon Street, Suite 1600			
3. Principal Place of Business (if different from line 2) City: _____ State/zip (or Country) _____			
4. Contact Name Dana Reichman	Telephone (617) 646-1074	E-mail (optional) dreichman@oneilandassoc.com	5. Senate ID # 76134
7. Client Name <input type="checkbox"/> Self Debt Relief Clearinghouse			6. House ID # 31971074

**TYPE OF REPORT** 8. Year 2004 Midyear (January 1-June 30)  OR Year End (July 1-Dec
9. Check if this filing amends a previously filed version of this report 10. Check if this is a Termination Report  ⇔ Termination Date 04/15/2004

11. No Lobbying

<b>INCOME OR EXPENSES - Complete Either Line 12 OR Line 13</b>	
<p align="center"><b>12. Lobbying Firms</b></p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇔ \$ <u>20,000.00</u> Income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center"><b>13. Organizations</b></p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇔ \$ _____ Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate reporting method. See instructions for description of method.</p> <p><input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definition</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033 Internal Revenue Code</p> <p><input type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) Internal Revenue Code</p>

Signature

*John Cahill*Date 08/15/2004

Printed Name and Title

John Cahill, Vice Chairman

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LD-2 (REV. 4/03)

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Registrant Name O'Neill and Associates Client Name Debt Relief Clearinghouse

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each c** information as requested. Attach additional page(s) as needed.

15. General issue area code TAX (one per page)

16. Specific lobbying issues

Regulation of credit counseling industry

17. House(s) of Congress and Federal agencies contacted  Check if None

Senate Committee on Governmental Affairs  
House Ways & Means Subcommittee on Oversight

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
John Cahill	
Andrew Paven	
Ben Josephson	

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature John Cahill Date 08/15/2004

Printed Name and Title John Cahill, Vice Chairman

