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October 4, 2000

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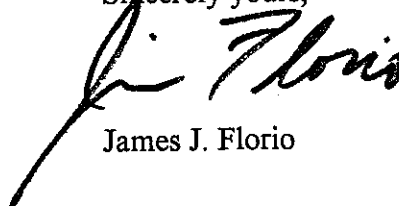
Dear Ismael:

It was very nice talking with you and your son, Chris. The reports that I got back about your lunch were very favorable, and I look forward to the opportunity to collaborate in a way that would be mutually beneficial.

I was most impressed with your explanation as to how your firm operates, and I sense that there's a strong work ethic that you and Chris have, which undoubtedly contributes to your success.

If I can be of assistance to you in any way, please feel free to call upon me.

Sincerely yours,



James J. Florio

JJF:pon

cc: Christopher Faustino, Account Analyst