



April 4, 2005

Bill Wagner
Accord Management Systems
31364 Via Colinas, Suite 107
Westlake Village, CA 91362

Dear Bill:

Thank you very much for sending me the two books by Malcolm Gladwell. Since there was no accompanying letter, I can only assume that you have determined that I must desperately need this information. So, since you are my guru, I will read them quickly and report back to you. See what power you have?

Best regards,

A handwritten signature in black ink, appearing to be "RB", written in a cursive style.

Robert R. Bingham
President and CEO