

October 15, 2002

Mr. Anthony J. D' Amico Mr. Harvey Goodman Goodman-Gable-Gould/Adjusters International 133 Rollins Avenue, Suite 1 Rockville, MD 20852

Gentleman:

On Behalf of the New York Mercantile Exchange I would like to take this opportunity to acknowledge your firms extraordinary effort in helping the Exchange secure a successful resolution to our insurance claim. Every aspect of our claim, which your firm was involved in from the initial review and interpretation of our insurance policy to the development of the theory of recovery were handled with the highest level of integrity and professionalism.

Had it not been for your firm's extensive knowledge of Property Casualty and Business Interruption insurance coupled with your ability to quickly grasp the issues of the unique nature our insurance claim we would not have been successful.

I would also like to thank you for your firm's attentiveness and quick response time to our insurance claim on extremely short notice after a rather unpleasant engagement and subsequent dismissal of our initial insurance advisor a Big Four accounting firm.

Once again, thank you for a job well done.

Sincerely yours

Michael Lugo Vice President New York Mercantile Exchange

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