

November 24, 2003

Mr. Steve Esdale
1363 - Springside Drive
Weston FL 33326

To Whom it May Concern:

Please allow me to summarize the events that occurred on the afternoon of January 13, 2003.

SJB called twice about 5PM, to conduct a phone review of the TRAK account of Murray Cohen. We had a 5:00PM conference call scheduled.

I recall having a very brief conversation with woman with a Spanish / Latino accent, and heard screaming in the background, while the woman was sobbing on the phone. The first time I called I introduced myself, asked to speak to Murray Cohen, and recollected that I heard screaming on the part of the woman (the person who picked up the phone), and a male voice screaming in the background. The phone was abruptly dropped on the floor, after I called, and attempted to speak with Murray.

The phone set was then picked up, and I said hello, and identified myself again. There was no answer, and I hung up.

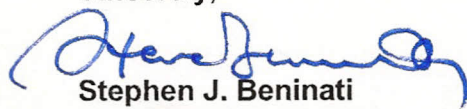
I thought that I might have called the wrong number, so I called again.

The next call was made about 2 minutes later, after I checked the number. It was answered by someone with the same woman's voice from the first call. She was still sobbing. I introduced myself again, and advised her that I had a scheduled conference call with Murray. While she was sobbing she said that Murray could not get to the phone, and then abruptly hung up. While she was speaking to me, I also heard the same male voice, hysterical screaming in the background.

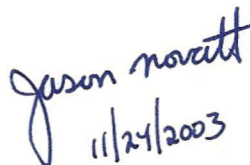
I then asked the women if everything was OK, and she said nothing and hung up. Since it seemed like I had called during a domestic argument, I never attempted to call back again that evening, and did not attempt to call back again that week.

Our office found out some time later that month that Murray had unfortunately passed away on January 13, 2003. attempting to get the facts surrounding his father's death.

Sincerely,



Stephen J. Beninati
First Vice President-Investments
Senior Investment Management Specialist



11/24/2003

JASON NOVATT
Notary Public, State Of New York
No. 01NO6043465
Qualified In Kings County
Commission Expires 06/19/2006