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21 March 2002

R Spendiff Esq
Field Services
London

Dear Richard,

I would like to personally thank you for your hard work last year, particularly in your efforts of continually devising new looks as well as fine tuning our databases and online systems. I am sure that it has at times been stressful, but the results speak for themselves!

Yours sincerely

A handwritten signature in blue ink, appearing to be "Luc Macintyre-Beon".

Luc Macintyre-Beon
THOMSON FINANCIAL