

May 7, 2003

To Whom It May Concern:

In 1996 TIAA-CREF began engaging FutureKids in NYC to provide computer curriculum for middle school students and instructor training for TIAA-CREF employee volunteers participating in our Courage to Succeed (CTS) program. CTS began in 1993 as a volunteer mentoring program in partnership with the St. Aloysius School located in central Harlem. The program was created to help inner-city middle school students develop computer skills, self-confidence and an understanding of the business community.

The curriculum and instructor training from FutureKids prepares TIAA-CREF employees to teach the 6th, 7th and 8th grade students at St. Aloysius to use industry standard software packages as well as practical decision making skills through the use of computer-based business simulations.

Our experience with FutureKids has been positive from the beginning. Their representatives have worked effectively with the CTS Project Managers over the years to meet the program requirements efficiently and professionally. We look forward to continuing this very effective partnership.

Sincerely,

Deirdre M. Gagion

Manager, Employee & Community Services