

January 4, 2004

Re: Jonathan B. Maher

To Whom It May Concern:

I have known Jon since he was two years old, and I have had the pleasure of witnessing him grow into manhood. As an employer, I recognize Jon has many fine qualities one looks for in an employee. He's smart, personable and very dedicated.

Jon is extremely bright. Most young people don't think; they react. When engaged in conversation with him, you can immediately see his brain whirling, looking at the issue from many perspectives, like any good problem solver would do.

Jon is also very talented. He has a musical gift to both play (guitar) and sing, which my experience has shown often exhibits itself similarly in math and computer skills. In fact, Jon is extremely gifted as a computer programmer.

Jon typically takes on tasks that challenge him. He sticks with it, too. This can be a good or bad trait in a person, but in Jon's case, he makes it a positive.

I have known Jon's parents for many years. Both are bright and genuinely nice people. The apple, as they say, does not fall far from the tree.

I would therefore highly recommend Jon as a talented, hard-working, dedicated person that I'm sure would add value to any organization he joins.

Sincerely,



David M. Geliebter
Managing Partner
Carrot Capital