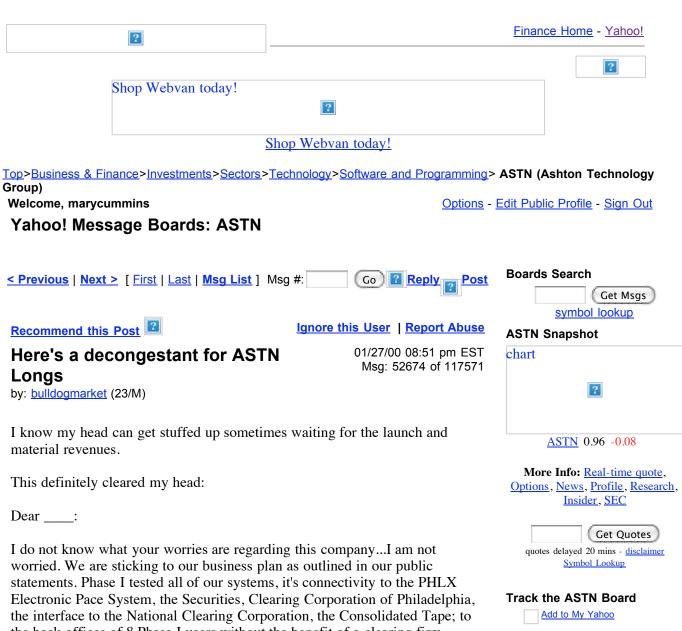
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the back offices of 8 Phase I users without the benefit of a clearing firm relationship.

Meanwhile, as our new press release of January 3, 2000 indicated, that the phase that became the most important was the signing of the National Clearing Firms...something others COULD NOT DO! Do you think for one moment I would indicate how many customers I actually have? If you were really on the case, and did your due diligence, you would have noticed in the September Q that we indicated 20 Institutions and broker dealers would join our system once we signed up the eight Clearing Firms. Well now it is a minimum of 30! We have NO problems on the clearing issue as the industry now has endorsed our electronic credit authorization capability!

If you understand McGregor and SunGard, as you claim to, they are quite different in what their roles are and NEITHER of them are counted as part of the initial Institutional group.

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and their clearing firms. I have no concerns over liquidity as we build our customer base. I have said in the past and I stick by my sense of what we will do. . . .that 5M crossed shares a day will result in 10M revenue shares from the moment we have all of the 300 stocks up in the system. We will move from the 40,000 shares per day, the max level in Phase I, to a gradual increase in volume and then after looking back over a full year of this ramp up, I expect the volume to be 5M crossed shares, or 10M revenue shares.

_____, I have planned this Company's direction since 1993, and I WILL NOT pay any attention shareholders who constantly "moan" about things they do not understand. If you are tormented, sell your stock and be a much happier person, this company will not deviate from its plan, nor will we be influenced by bitter shareholders. We now have 14,000 shareholders, a market value of 200.0M, a subsidiary (Gomez) that is going great guns and we are about to introduce our first product into a waiting market...if that is paternalism, so be it.......

Respectfully, FW Rittereiser

So, I'm not a doctor, but if Ashton gets you down or confused in the next two weeks:

Take two of these and post me in the morning!

BullDog

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