

JEFFREY A. BEAN

January 21, 2002

Renata Hesse
Trial Attorney
Antitrust Division, U.S. Department of Justice
601 D Street, NW
Suite 1200
Washington, DC 20530

Dear Ms. Hesse:

The United States and Microsoft have agreed to a settlement proposal of the Microsoft anti-trust case. As you know, the Tunney Act allows members of the public to comment on the proposed settlement before the court accepts it. I am most appreciative of this opportunity.

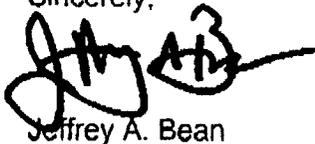
I am financial representative with one of the nation's leading investment and insurance companies and keep constant watch on events which have potential to impact our financial climate. I have watched the Microsoft case with great interest and was pleased to learn a settlement was on the horizon.

The last several years provided Americans with a time of unprecedented economic growth. While there is not one single reason for this growth, the substantial growth of the technology industry was a contributing factor. Unfortunately, these years of growth have been followed by a significant downturn. Again, we cannot fault one single thing or event for this decline; however, the Microsoft anti-trust case has been a contributing factor.

We are now looking forward to an economic recovery that will hopefully bring about several more years of prosperity and growth. It is essential that we give the markets and the economy every advantage.

Settling the Microsoft case is a positive action that will undoubtedly be felt in the markets. I look forward to seeing this case be brought to its conclusion.

Sincerely,



Jeffrey A. Bean

120 - 23RD STREET DRIVE SE ♦ CEDAR RAPIDS, IOWA 52403 ♦ 319-862-0007