



December 21, 2006

Mr. Sean Carney
Vice President
Lambert & Carney Benefits, LLC
1700 Post Road
Suite B-1
Fairfield, CT 06824

Dear Mr. Carney,

On behalf of Mangrove Systems, I would like to thank you and Lambert & Carney Benefits for the outstanding service we have received by you and your staff over the past three years. Not only have you been able to secure the best possible rates for our initiatives, but have been creative in putting together plans that meet the needs of our employees.

In particular, I would like to thank you for the personal attention you have provided me, and Mangrove. I believe that far too often we are reluctant to compliment but are quick to complain. As the individual responsible for Mangrove's benefit plans and programs, I have the pleasure of working with Sandee Rosen. Her attention to detail, strong work ethic and overall attitude are to be commended. She is prompt, willing and able to handle last minute changes – adapting to our needs as they arose, and quick to respond to employee issues. Lambert & Carney Benefits enable our benefit plans to run smoothly.

Mangrove is looking forward to continuing this relationship. Once again, thank you for your team's efforts in providing personalized customer service and attention to Mangrove.

Sincerely,

A handwritten signature in blue ink that reads "Betsy Gilbert".

Betsy Gilbert
Director of Human Resources
203-679-7504 (Direct)
203-679-7596 (Fax)