

Morgan Stanley

January 26, 2009

Mr. Joe Pickering
President
Jason M. Garfield Scholarship Fund
36 Intrepid Circle
#403
Marblehead, MA 01945

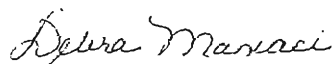
Dear Mr. Pickering:

The Morgan Stanley Foundation is pleased to enclose a contribution to Jason M. Garfield Scholarship Fund in the amount of \$1,300.00. This contribution is made on behalf of the volunteer efforts of Morgan Stanley employee, Reese Rickards, and is to be used for need based academic scholarships.

This contribution, which is from the Foundation, represents support from all of the business units within Morgan Stanley, including Van Kampen Investments.

If you have already recognized the volunteer efforts of Morgan Stanley employee, Reese Rickards, in your organization's newsletter or local newspaper, or plan to do so, we would greatly appreciate a copy for our records. On behalf of the employees of Morgan Stanley, we wish you the best of luck in your future endeavors.

Sincerely,



Debra Maniaci
Program Analyst, Community Affairs

/Encl.

cc: Reese Rickards