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Kevin,

It's probably been at least 30 years. But I wanted to write a note and say thanks. Next Friday I retire from MasterCard after 30 years there. And while I don't have many plans, one of them is to play more music.

I can't tell you how important music is in my life. I still play in bands in St Louis and while my jazz guitar is still pretty much "When Sunny Gets Blue" from that blue jazz book, I've gotten to be a decent rock player and even do a lot of Steely Dan now.

None of that would have happened without you. You were the best teacher I ever had and when you sent me home with "Tie Your Mother Down" and I could kind of sound like I was hooked.

Because of that, I have an interest that will last me a lifetime and I owe so much of it to you. Hoping you & yours can grab a dinner on me and MasterCard as a small token of the