

October 10, 2006

To Whom It May Concern:

I was asked to comment on the ILC banking charter of Morgan Stanley Bank and the services they have provided our agency. Salt Lake Community Action Program – Head Start is a private non-profit agency that provides a free comprehensive preschool program for low-income children. Salt Lake CAP Head Start does not receive any State funding and some funding from private entities such Morgan Stanley Bank. Our federal funding is used for on-going operations including full education and health services for children and social services for families.

Morgan Stanley Bank has been an incredible support to our program over the past few years. They have committed themselves to our program through touring facilities, donating time on our committees, and funding for a variety of purposes. Morgan Stanley Bank is also a lending partner for our newly constructed facility in Tooele City.

The role of ILC's in the Salt Lake Community is paramount. It is difficult to cultivate private donors in the community. The ILC's fill that gap that so many non-profits need to serve the neediest of needy. Salt Lake CAP Head Start is eager to continue partnering with Morgan Stanley Bank and appreciate their support more than words can say. The services our 3,4, and 5 year old children receive, because of Morgan Stanley Bank's generosity, is of the highest quality in the nation – and we thank them.

Sincerely,

Erin Trenbeath-Murray
Head Start Director
Salt Lake CAP Head Start