

MUTUAL OF AMERICA

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James M. Fox
Executive Vice President
Office of the Chairman

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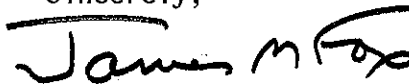
To Whom It May Concern:

I am the recently retired Director of the New York FBI Office. During my 31 year career with the FBI, my areas of investigative interest were primarily counter-terrorism and counter-espionage. I had overall responsibility for the direction of the investigation of the bombing of the World Trade Center during 1993.

I have read the manuscript regarding the bombing authored by Laurie Mylroie. In my view, this work is the most comprehensive and best researched review of the bombing investigation. Admittedly, I have a very keen interest in the bombing, but I found Mylroie's work particularly interesting, and I read it in its entirety in a very short period of time. I found it to be extremely accurate, and although we are unable to say with certainty the Iraqis were behind the bombing, that is certainly the theory accepted by most of the veteran investigators.

I have known Ms. Mylroie for only a year, but I have come to regard her as one of the world-class experts regarding Islam and the World Trade Center bombing. She has achieved this status not only through her own study and research, but also through personal interviews with the principal participants in the investigation. I highly recommend her and her work on the World Trade Center bombing.

Sincerely,



James M. Fox
Executive Vice President

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