

Once upon a time, you could find at this location a report by Morgan-Keegan entitled **eLearning, The Engine of the Knowledge Economy**. Dated July 6, 2000, the report was one of a number of early analyses of eLearning on my site that document the early history of eLearning. It demonstrated that a regional player could play in the same game as Goldman, Merrill, and the big boys.

After a mere eight years, Morgan Keegan's eagle-eyed attorneys discovered the report on my website and brought to my attention its exclusive rights to publish and disseminate this pre-dot.bomb research. I am happy to comply.

jay

Letter from Regions Financial Corporation's lawyer:

November 24, 2008

Dear Mr. Cross,

I am Associate General Counsel of Regions Financial Corporation in Birmingham, Alabama. Morgan Keegan & Company is one of Regions' subsidiaries.

Morgan Keegan has discovered that you have posted on your website Internet Time Blog a Morgan Keegan report "eLearning: The Engine of the Knowledge Economy." The report is at the following webpage: <http://internettime.com/itimegroup/morgankeegan.pdf>

This Morgan Keegan report is protected by copyright. Your posting the report violates Morgan Keegan's exclusive rights to publish and disseminate this copyrighted work and constitutes an infringement of Morgan Keegan's copyright in violation of the United States Copyright Act of 1976, as amended, 17 U.S.C. § 101 et seq.

I trust that now that this violation has been brought to your attention, you will promptly remove the Morgan Keegan report from your website.

Regions hopes that you understand its need to protect its intellectual property. As I am sure you appreciate, if you do not end this infringement soon, Regions would have to take other appropriate action to protect its rights.

Please call me or email me if you have any questions.

Sincerely,

Hope Mehlman