

August 21, 2002

**PRIVACY PROTECTION MEMORANDUM
DATED AUGUST 16, 2002**

Dear Client:

Unfortunately, the privacy protection memorandum recently mailed to you was not complete and did not contain the enclosures referenced in the memorandum. Therefore, enclosed please find another memorandum complete with enclosures for your reference. Please discard the prior mailing.

We apologize for any inconvenience this has caused and should you have any questions, please do not hesitate to contact our firm.

FISHMAN, BLOCK + DIAMOND, LLP