

97 MAY 28 AM 4: 38

SUMMARY OF MATERIAL MODIFICATIONS

Name of Plan: Angela T. Vagotis Co., L.P.A.
Money Purchase Plan and Trust

Plan Number: 001

Name and Address of Sponsoring Employer and Plan Administrator:

Angela T. Vagotis Co., L.P.A.
315 West Tuscarawas, Suite 525
Canton, OH 44702

Employer I.D. No: 34-1701112

2520190031389

As a participant or person who may become eligible to become a participant, or a beneficiary, under the above plan, you are hereby advised that the Plan has been amended in the following respect:

Your "vested percentage" in your Accrued Benefit is determined under the following schedule and is based on vesting Years upon Service. You will always, however, be 100% vested upon your Normal Retirement Age.

Vesting Schedule	
Years of Service	Percentage
2	20%
3	40%
4	60%
5	80%
6	100%

Your vested percentage will not be less than your vested percentage under the Plan before this amendment.

This amendment is effective as of January 1, 1997.

This Summary of Material Modifications effectively amends the Summary Plan Description previously provided to you.