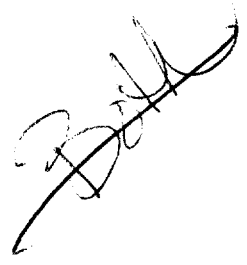


WILLIAMS, JILEK, LAFFERTY & GALLAGHER Co., L.P.A.

ATTORNEYS AND COUNSELORS
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DAVID R. GOLDBERG
(1932-1982)

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MICHAEL F. JILEK, SR.
JON A. LAFFERTY
THOMAS W. GALLAGHER
ROBERT M. SCOTT

DAVID M. MOHR
DREW R. MASSE*
DENNIS P. SAWAN
PETER O. DE CLARK**

*ALSO ADMITTED IN MICHIGAN
**ALSO ADMITTED IN VIRGINIA

May 22, 1997

SMM Pension and Welfare Benefit Administration
U.S. Department of Labor
200 Constitution Avenue Northwest
Room N-5644
Washington, D.C. 20210

341311244
001

Gentlemen:

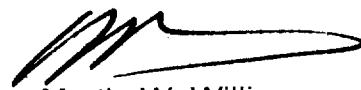
Please find enclosed a copy of the Summary Plan Description which we recently distributed to the plan participants for the Williams, Jilek, Lafferty, Gallagher & Scott Co., L.P.A., Profit-Sharing Plan & Trust.

Thank you.

Very truly yours,

WILLIAMS, JILEK, LAFFERTY,
GALLAGHER & SCOTT CO., L.P.A.

By



Martin W. Williams

MWW/lkm

Enclosure

2520190031513

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PUBLIC COMMENTS
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**WILLIAMS, JILEK, LAFFERTY, GALLAGHER & SCOTT CO., L.P.A.
PROFIT-SHARING PLAN & TRUST**

TO OUR PLAN PARTICIPANTS:

Back in 1995, a Summary Plan Description pamphlet was prepared which each of you received either at that time or upon your subsequent entry into our Profit-Sharing Plan. The Summary Plan Description is intended to provide you with an easy to understand description of our Plan's operation. At this time, we are informing you of a change in the information contained in your Summary Plan Description. The changes are bolded and italicized for your reference.

Plan Name

Page 1

The name of your Plan is Williams, Jilek, Lafferty, Gallagher & Scott Co., L.P.A. Profit-Sharing Plan & Trust.

Employer Discretionary Contributions

Page 3

In addition to your Employer Matching Thrift Contributions, your Employer may elect to make a discretionary contribution for each Plan Year.

At the end of each Plan Year your Employer's contribution will be allocated to Participants who were employed on the last day of such year and who completed at least 1,000 hours of service during the year. However, any Participant who during a Plan Year retires, dies, becomes permanently and totally disabled, or is placed on temporary absence for military duty or otherwise, will share in the discretionary contribution allocation for such year.

Your Employer's contribution will be "allocated" or divided among participants eligible to share in the contribution for the Plan Year. Your share of the contribution will depend upon how much compensation you received during the year and the compensation received by other eligible participants.

All participants will be categorized into one of the following groups:

- 1. Group 1 will consist of all eligible Participants who are not Partners as of the Plan's Valuation Date.*
- 2. Group 2 will consist of all eligible Participants who are Partners as of the Plan's Valuation Date.*

Your Employer may contribute a different amount on behalf of each group. The amount contributed on behalf of your group will be allocated to you proportionately based on your Compensation compared to the total Compensation of all participants in your group.

This update notice should be kept with your Summary Plan Description until a new description is provided. Please read your Summary Plan Description if you have not already done so. Our Profit-Sharing Plan can play an important part in your future security, and it is important that you understand its benefits and operation.

Approved by:

M.M. Wing 5/21/87

Number of Notices Needed:

None

Letterhead Enclosed: _____ Yes No

(If yes, provide 110% of number of notices needed)

Reproduce Signature on Notice: _____ Yes No

(Please use black pen for Signature)

Reproduction Cost: \$.10 per page