

SUMMARY OF MATERIAL MODIFICATION

To all Participants, Beneficiaries and Alternate Payees under the Drs. Rosenberg & Paquin, P.C. Retirement Plan ("the Plan").

This notice, called a Summary of Material Modification", advises you of a change in the information presented in your Summary Plan Description (sometimes called and "SPD" or a "descriptive booklet") with respect to the Plan. Please do three things. (1) Read the notice, and, if you have any questions, contact the Plan Administrator. (2) Keep this notice with your Summary Plan Description. (3) Mark the section of your Summary Plan Description that has been changed, so that when you look at that section of your Summary Plan Description, you will be reminded that the changed described in this notice has occurred.

On Article 2 Basic Plan Information of the Summary Plan Description of the Plan showing the Trustees, please remove "Dr. Norman Rosenberg and Lorraine Rosenberg"

Please replace the information you have removed with the following: "Tammy J. Panner."

DATE: February 26, 1997

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