April 30, 2001

DEAR STOCKHOLDER:

We have previously sent you proxy material relating to the Annual Meeting of Stockholders to be held on Monday, May 14, 2001.

According to our records, your proxy for this meeting has not yet been received. Regardless of the number of shares you may own, it is important that they be represented.

Since the time remaining is short, we urge you to sign, date and mail the enclosed proxy promptly.

Sincerely,

NICHOLAS J. CAMERA SECRETARY

IF YOU HAVE ALREADY MAILED YOUR PROXY OR VOTED YOUR SHARES BY TELEPHONE OR INTERNET, PLEASE ACCEPT OUR THANKS AND DISREGARD THIS REQUEST.