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BASIC ADMINISTRATION SERVICES

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4. TRUST ACCOUNTING PLAN ASSETS
5. PARTICIPANT BENEFIT STATEMENTS
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10. GENERAL ADMINISTRATIVE CONSULTING

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DOUGLAS L. LEIGHT LTD.

*Consulting Actuaries*

565 FIFTH AVENUE

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DOUGLAS L. LEIGHT  
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## LEIGHT & STERN

A Partnership of Douglas L. Leight Ltd.  
and Howard D. Stern & Associates, Inc.

We are an actuarial and benefits consulting firm specializing in the design, installation and administration of qualified Employee Retirement plans, and non-qualified Executive Compensation plans.

The firm excels at providing personalized service and highly responsive plan administration. The firm's service and fee structure are particularly well suited to small and medium size companies which require both sophisticated management consulting and the ability to enhance employee appreciation and understanding of their retirement programs.

The principals of the firm are Douglas L. Leight and Howard D. Stern, both Fellows in the Society of Actuaries and members of the American Academy of Actuaries, each with 20 years actuarial experience, primarily in the retirement plan specialty.

We provide Total Professional Servicing for:

- DEFINED BENEFIT PLANS
- 401(K) PLANS
- PROFIT SHARING AND MONEY PURCHASE PLANS
- EXECUTIVE RETIREMENT PLANS

The primary services provided are:

1. CONSULTATION
2. PLAN DOCUMENTATION
3. EMPLOYEE COMMUNICATIONS
4. ACTUARIAL VALUATION
5. TOTAL ADMINISTRATION

Administratively, we will, in essence, act as your Employee Benefit Department. A summary of our general administrative services follows.

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COMPREHENSIVE  
PENSION PLANNERS, INC.  
150 EAST 52nd STREET, 33rd FLOOR  
NEW YORK, NEW YORK 10022  
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March 4, 1993

Vasken Kalayjian  
The Zien Studies Society  
301 E. 45th Street  
New York, N.Y. 10017

Dear Mr. Kalayjian:

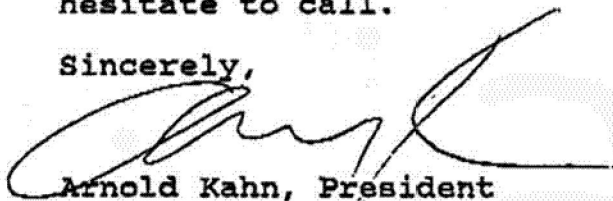
We have been in the pension business for twenty years and have offices in California, Georgia, Washington and Birmingham, Alabama. Our clients stretch across the country; from New York to California.

Although our specialty is pensions, it naturally led to our interests and involvement in taxation. We have handled Charitable Remainder Trusts, estate taxation and non-profit organizations.

We have recently set up a new organization called Benefits Unlimited. Through this division, we have been supplying discounted insurance products (health, life, disability) to associations. Benefits Unlimited is made up of five equal partners with an approximate total of 75 years experience in the insurance business.

If you have any questions at all, please do not hesitate to call.

Sincerely,



Arnold Kahn, President

ARNOLD KAHN, President  
DAVID A. KAHN, Executive Vice President  
MICHAEL L. KAHN, Vice President  
NICHOLAS J. CHAIA, Esq., Vice President  
MICHAEL FRANK, F.S.A., E.A., M.A.A.A.  
Consulting Actuary

**Flora R. Si**

*Certified Public Accountant*

221 Canal Street, Suite 405, New York, NY 10013

(212) 431-8478

Flora R. Si is a Certified Public Accountant with over fifteen years of accounting experience. Her firm has been established for over nine years and currently has a staff of eight people. She earned a Bachelor's degree from New York University and an MBA degree from Pace University.

The company's clientele is diverse and encompasses a wide range of industries. The services available are audits, accounting, taxes, management and computer consulting. The firm has various non-profit organizations on its roster. One of its larger non-profit client has annual revenues of nearly two million dollars.

The firm has experience in the conversion of manual accounting records into a computerized system. It can also develop accounting procedures to enable the Board of Directors and management to receive on a regular and consistent basis a set of comprehensible financial statements. Before an attempt is made to computerize, a thorough analysis is made of the existing accounting system and recommendations are made to strengthen the manual procedures.

The firm prides itself on the fact that it delivers quality professional service at a very personal level. The staff is dedicated and loyal. Consequently, there is a continuity in the relationship between staff and client which does not exist with larger accounting firms.