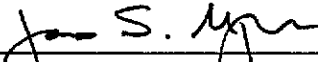


Respectfully submitted,

KROGER, GARDIS & REGAS, L.L.P.

By 
James S. Milligan, III

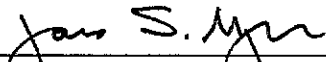
CERTIFICATE OF SERVICE

The undersigned hereby certifies that the foregoing has been served upon the following parties by placing a copy of the same in the United States Mail, first class postage pre-paid, on this 23rd day of April, 2001:

Thomas J. Erne
Scott J. Hlavacek
United States Securities and Exchange Commission
500 West Madison Street
Suite 1400
Chicago, Illinois 60661-2511

John E. Brinker, Jr.
4287 Wellington Dr.
Cincinnati, OH 45245-1942

Gary J. Bentz
11961 Fallcreek Lane
Loveland, Ohio 45140-4809


James S. Milligan, III

KROGER, GARDIS & REGAS, LLP
111 Monument Circle
Suite 900
Indianapolis, Indiana 46204-5125
(317) 692-9000