



supportive
treatment

refutational
treatment

combination

May 16, 2001

Daniel J Okeefe
1965 Stonebridge Dr S
Ann Arbor, MI 48108-8647

Dear Mr Okeefe,

**When is the last time you heard from your "broker"? Perhaps it is time for a
Financial Advisor.**

In the current market conditions, you are most likely seeking out guidance and answers. Communication with your financial advisor is crucial during these times. Some questions you should ask yourself: Does my "broker" contact me enough? Does my "Broker" help me understand what is happening in the market place? Did my "broker" design a customized asset allocation model to reduce my risk exposure? Am I happy with my current situation? If you answered "No" to any of these questions, I can help.

These times demand that your financial advisor be just that, an advisor. At Robert W. Baird & Co., the client comes first. We take a proactive approach during these times to calm our clients' fears and guide them towards their financial goals. If service is important to you, I would like the opportunity to work for you.

I will call you next week to see how I can help you improve your current investment situation. If you have any questions prior to my call, you may contact me at 214-2200.

Sincerely,



Rex A. Stanczak
Vice President - Investments