

EXHIBIT

EXHIBIT # W

DATE 8-21-01 REP. T.F.

1000 University, Suite 202
Rochester, MI 48307

Phone (248) 652-0286
Fax (248) 652-3320

JOHN F. DERY, CPA, CFE, CIRA

Experience

Dery, Peters & Pallas, P.C.

The accounting firm specializes in litigation support and forensic accounting.
Over twenty years of experience in all aspects of business advisory services.

Certified Public Accountant CPA

Mr. Dery was certified by the State of Michigan to practice public accounting in 1980. He has maintained this license fulfilling all applicable continuing education credits on an annual basis.

Certified Insolvency and Reorganization Accountant CIRA

The CIRA program recognizes those individuals who possess a high degree of specialized, professional expertise in the area of business bankruptcy and insolvency.

Certified Fraud Examiner CFE

The CFE program recognizes those individuals who possess a high degree of specialized, professional expertise in the area of fraud detection and prevention.

The Whall Group, Director

Director of The Whall Group, a firm that specializes in the prevention and detection of white-collar fraud.

Association of Certified Fraud Examiners, Southeast Michigan Chapter

Founder, past President and Inaugural Director of the Southeast Michigan Chapter of the Association of Certified Fraud Examiners.

United States Bankruptcy Court Examiner

Mr. Dery has been appointed by the United States Bankruptcy Court to act in the capacity as an Examiner and Trustee.

United States Marshal's Service, Forfeiture Business Valuation, Fraud Examination Consultant

Retained by the United States Marshal's Service to assist in forfeiture actions as an expert for purposes of business valuation and consultant for fraud examinations.

Oakland County Circuit Court, State Court Receiver

Mr. Dery has been appointed by the Oakland County Circuit Court to serve as a State Court Receiver.

Mr. Dery has also been retained as an expert witness in numerous legal matters.

Probate Court, Special Fiduciary, Conservator and Guardian

Mr. Dery has been appointed by the Wayne County Probate Court as Special Fiduciary, Conservator and Guardian.

Ernst & Young

Mr. Dery was certified by the State of Michigan to practice Public Accounting in 1980 and earned his accounting experience from Ernst & Young (formerly Ernst & Ernst

Lectures

Mr. Dery is a prominent lecturer in the area of litigation support, fraud detection and white-collar crime. He has presented lectures to the following organizations:

- Michigan Association of CPA's, Discussion Leader (1993 - Present)
- Certified Fraud Examiners, Southeastern Michigan Chapter
- Small Practitioners Conference (MACPA)
- Lapeer Rotary Club
- Walsh College (Inbound Program)
- Wayne State University (Guest Lecturer)
- Oakland University (Guest Lecturer)

Associations

Mr. Dery is a current member, in good standing, of the following professional organizations:

- Michigan Association of Certified Public Accountants:
 - Litigation Support Committee
 - Committee Member Annual Conference Planning Committee
 - Participation as Committee Member (1994 - Present)
- American Institute of Certified Public Accountants
 - Committee Member, Litigation and Dispute Resolution Services, Fraud Advisory Subcommittee
- Association of Insolvency Accountants
- Association of Certified Fraud Examiners
 - Inaugural Director and Past President, Michigan Chapter
- Institute of Business Appraisers

Articles

The Michigan CPA, Summer 1994, Volume 46, No. 1 - Feature Article: "The New Breed: The Forensic Fraud Examiner."

Education

1976	Wayne State University	Detroit, MI
Bachelor of Science		