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**Economist and Futurist David L. Smith Keynotes Varied Industry Meetings
*Economic and financial trends affecting financial services, insurance, lubricants and health care presented***

November 30, 2000 -- Economist and futurist David L. Smith toured the U.S. in October and November speaking about the economic and financial outlook and trends affecting four industries. In Palm Beach, Florida, Mr. Smith spoke to Interbank Capital Partners about the financial services industry. In Estes Park, Colorado, he discussed economic and financial conditions affecting the insurance industry for the St. Paul Companies. In Asheville, North Carolina, he provided the economic keynote for the National Lubricating Grease Institute's annual meeting, emphasizing the conditions in the international oil markets likely to affect the price and availability of their prime raw material. In Houston, Texas Mr. Smith spoke to St. Luke's Hospital about economic and financial trends in the health-care industry, including pharmaceuticals, health care providers and medical instrumentation. The prospect of a recession and continuing weakness in the stock market was a recurring theme in each of his presentations.