

PRESS RELEASE

January 27, 2005, Hinsdale, Illinois.... MPI Investment Management Inc. announced today that it has been hired by National Guardian Risk Retention Group, Inc. to manage a \$7 million short duration fixed income account. Mark Burnheimer, Director of National Guardian, stated the portfolio was previously managed by Madison Investment Advisors.

National Guardian Risk Retention Group, Inc., located in Traverse City Michigan, is the Physician Risk Retention Group for Emergency Consultants Inc. (ECI). ECI was founded in 1972 and has over 600 physicians staffing 65 locations in 12 states. The Company is a leading provider of high quality turnkey operations for Hospital Emergency Departments and Urgent Care Clinics.

MPI Investment Management is a registered investment advisory firm located in Hinsdale, Illinois, a Chicago suburb. The firm was founded in 1986 and specializes in fixed income and balanced account management for midsize institutions and high net worth individuals. During the last decade MPI's fixed income performance has been nationally ranked several times by Nelson Publications.

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