

Exhibit 3

Panel on Audit Effectiveness
Public Hearings October 7/8, 1999
Timetable

	<u>Thursday, October 7</u>	<u>Friday, October 8</u>
9:00 – 9:15	Opening Remarks, Shaun O'Malley	Opening Remarks, Shaun O'Malley
9:15 – 9:45	Arthur Levitt, Harvey Goldschmid, Lynn Turner, SEC	Michael Young, Willkie Farr & Gallagher
9:45 – 10:15	SEC, continued	Karen Pincus, AAA
10:15 – 10:30	Break	Break
10:30 – 11:00	Richard Rowe, Dan Goldwasser, Samuel Gunther, ABA Committee on Law and Accounting	Steve Samek, Joe Berardino, Greg Jonas, Arthur Andersen
11:00 – 11:30	Ed Jenkins, FASB	David Costello, NASBA
11:30 – Noon	Barry Melancon, AICPA	Jim Copeland, Deloitte & Touche
Noon – 1:00	Lunch Break	Lunch Break
1:00 – 1:30	Mike Conway, SECPS	Patricia McConnell, Bear Stearns
1:30 – 2:00	David Bershad, Milberg Weiss Bershad Hynes & Lerach	Dennis Nally, Bob Herz, PricewaterhouseCoopers
2:00 – 2:30	Phil Livingston, FEI	Steve Percoco, Lark Research Inc.
2:30 – 3:00	Peter Knutson, The Wharton School	Bob Herdman, Ernst & Young
3:00 – 3:15	Break	Break
3:15 – 3:45	Dom Esposito, Grant Thornton (on behalf of Grant Thornton, BDO Seidman, and McGladrey & Pullen)	Don Kirk, POB
3:45 – 4:15	Ernest Ten Eyck, Ten Eyck Associates	Closing Remarks, Shaun O'Malley
4:15 – 4:45	Bob Elliott, KPMG	
4:45 – 5:00	Closing Remarks, Shaun O'Malley	