

**EXHIBIT 3
DIFFERENCES IN OPINION ON NONAUDIT SERVICES AND
INDEPENDENCE, BEFORE AND AFTER ENRON**

Nonaudit Services	In Fact	In Appearance
Actuarial	Significant difference	Nonsignificant difference
Internal Audit	Significant	Significant
Bookkeeping	Significant	Significant
Legal	Significant	Significant
Financial information systems design	Nonsignificant	Nonsignificant
Financial information systems implementation	Significant	Significant
Appraisal valuation	Significant	Nonsignificant
Human resources	Significant	Nonsignificant
Management functions	Significant	Nonsignificant
Broker-dealer	Significant	Nonsignificant