

EXHIBIT JJ

Supplementary Affidavit in Support of Motion by Cumberland Investment Corporation to Strike Examiner's Report #2.

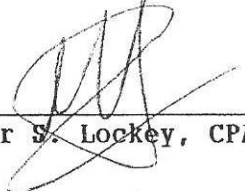
Peter Lockey after being sworn and depose and says that:

1. I was the accountant for Cumberland Investment Corporation.
2. I have been a Certified Public Accountant for six years.
3. I have prepared records and documents for use in the Cumberland/Wescap audit since 1985.
4. The audit for year ended May 31, 1989 noted various minor discrepancies concerning the silver dollar and stamp inventory held as collateral at Eastland Bank.
5. For collateral audits at Eastland Bank, for years ended May 31, 1986 to May 31, 1988, we relied mostly upon signed collateral inventory confirmations and listings supplied by Eastland Bank.
6. During the 1989 audit, several discrepancies concerning silver dollar quantities and issue years and mint marks were noted in comparing physical quantities with the bank collateral records.
7. During the audit I notified Cumberland management of these discrepancies.
8. In addition I personally notified David Gauthier at Laventhol & Horwath of the discrepancies.
9. On October 17, Mr. Chorney and I took inventory of non-silver dollars in box 606.
10. At this audit, several discrepancies between physical quantities and collateral records in the rare stamp collateral were noted.
11. During the 1989 appraisal, a significantly larger amount of variances existed between the grade represented by management and the grade as by opinion of the independent appraiser, Mr. Richard August, as compared to prior years. A higher percentage of coins were graded as below MS-65 for 1989 that graded in prior appraisals.

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12. For the first time during all appraisals, several almost uncirculated coins (AU) appeared in the judgemental sample of the appraisal inventory.

I declare under oath that the statements in 1 - 12 are based upon my personal knowledge or on information and belief which I believe to be correct.



Peter S. Lockey, CPA

Sworn to me this 24th day of May, 1990.



Notary Public
My Commission Expires 6/30/91

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