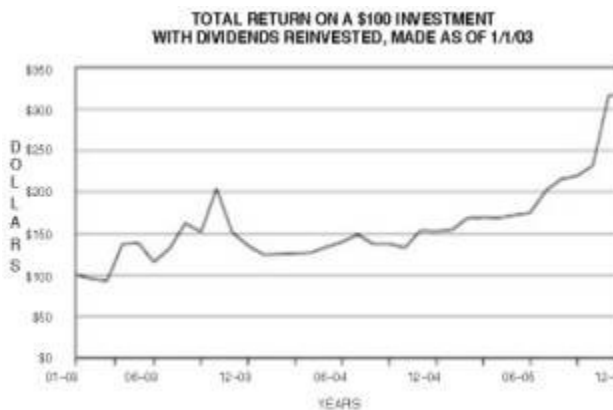


THE STILWELL GROUP
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February 13, 2006

Dear Fellow SKP Shareholder,

Chairman Karlan recently sent out a chart (left), and commended the three directors up for re-election "who have helped deliver these impressive results."



Dr. Karlan's chart shows the share price beginning on 1/1/03 -- the year right after SKP's stock lost 77% of its value. When you look at SKP's share price since its IPO (right), you can see that there's really nothing to be impressed about. In fact, it makes one wonder about any board member who would find such results acceptable, let alone 'impressive'.

I ask you: Do you think Dr. Karlan is presenting selective and self-serving snippets of SKP history? I do. Do you want our board members to 'spin' results? I don't.

If you haven't yet contacted us, please fill out the form on the back of this letter and let me know your thoughts on our Company's direction. Thank you.

Sincerely,

/s/ Joseph Stilwell
Joseph Stilwell