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May 21, 1997

S P D  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210


Re: The Russo, Cox & Russo, P.C. Profit Sharing Plan and Trust Agreement

EIN: 86-0220899

Gentlemen:

On behalf of the Plan Administrator for the above Plan, we are enclosing a copy of a Summary of Material Modifications distributed to participants.

Sincerely,

  
Jane Parsons, QPA

JP/pc  
Enclosure

cc: Steven Russo

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SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
THE RUSSO, COX & RUSSO, P.C.  
PROFIT SHARING PLAN AND TRUST AGREEMENT

EIN: 86-0220899  
PLAN NO. 001

This summary updates sections of the Summary Plan Description (SPD) you received when you became a participant of the Plan. Please file this notice with your SPD.

Effective January 1, 1997, Section 8 of the SPD has been amended as follows:

**Conditions for allocation.** With limited exceptions, to be entitled to an allocation of Employer contributions, you must complete 1,000 hours of service during the plan year and you must be employed by the Employer on the last day of the plan year. The hours of service condition for allocation does not apply to allocations of Matching Contributions. The employment condition for allocation does not apply to allocations of Matching Contributions.

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