

# BELL FINANCIAL SERVICES

219 South Main Street  
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May 22, 1997

U.S. Department of Labor  
Employee Benefits and SPD Department  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

Re: Summary of Material Modifications

Enclosed is a Summary of Material Modifications for the following employee benefit plan:

Nor-East 401(k) Plan

If anything else is needed, please contact us.

Sincerely,

*Cheryl A. Radloff*

Cheryl A. Radloff  
Plan Service Technician

Enclosure

2520190031287

cc: Dr. Ray Johnson, Trustee  
Lee Johnson, Trustee

DOL-PVBA  
PUBLIC-SPD/050002  
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*Designs for Financial Independence*

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
NOR-EAST 401(k) PLAN**

DOL-PWBA  
PUBLIC DISCLOSURE  
97 JUN 10 11 3: 38

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**Plan Sponsor:**

Norlite Nursing Centers of Marquette, Inc.  
701 Homestead Street  
Marquette, MI 49855  
(906) 228-9252

**Employer ID Number:**  
38-1964537  
**Plan Number:** 001

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To all Participants, Beneficiaries and Alternate Payees under the NOR-EAST 401(k) PLAN (the "Plan").

This notice advises you of changes in the information presented in your Summary Plan Description (sometimes called an "SPD") with respect to the Plan.

Effective May 14, 1997, the following changes have been made:

**Article I (6) "Trustee(s)" (page 1):**

Maila Tiffany is no longer a Trustee of the plan. Dr. Ray E. Johnson and Lee C. Johnson remain as Trustees.

The Trustees' address and phone number have changed to:

Eastwood Nursing Center of Negaunee, Inc.  
900 Maas Street  
Negaunee, MI 49866  
(906) 475-7500

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Please keep this Summary of Material Modifications with your copy of the Summary Plan Description.