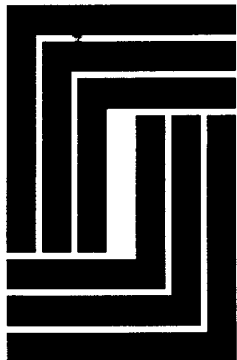


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U.S. DEPARTMENT OF LABOR
- INFORMATION DISCLOSURE
02 OCT -2 PM 12:41



SPECTRUM

Market Driven

1349-B East Garrison Blvd.

Gastonia, NC 28054

(704) 865-6300

fax (704) 861-8509

internet address

spectrumconsults.com

September 24, 2002

Top Hat Exemption
Pension & Welfare Benefits Administration
Room N-5644
US Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Re: Spectrum Marketing, Inc.
Federal ID#56-1290405
1349 East Garrison Blvd.
Gastonia, NC 28054

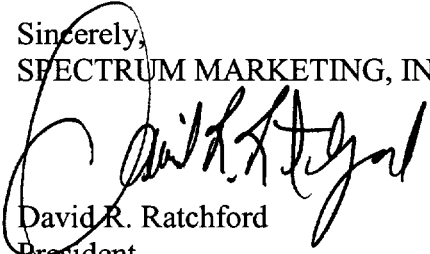
Gentlemen:

This statement is filed pursuant to Labor Reg. 2520.104-23 in satisfaction of the reporting and disclosure requirements of Part 1 of Title 1 of ERISA.

At the present time, Spectrum Marketing Inc., referenced above, maintains one plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. (5)

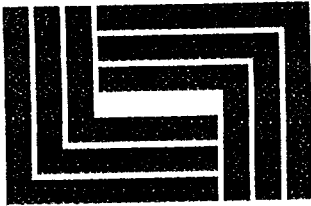
We will provide a copy of the plan document to the Department of Labor if so requested.

Sincerely,
SPECTRUM MARKETING, INC.


David R. Ratchford
President

*SERVING NON-PROFIT
RETIREMENT COMMUNITIES
SINCE 1978*

- Marketing
- Sales
- Research
- Planning
- Development

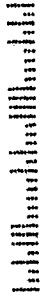


SPECTRUM

Market Driven

1349-B East Garrison Blvd.
Gastonia, NC 28054

Marketing, Sales, Research,
Planning and Development



Top Hat Exemption
Pension & Welfare Benefits Administration
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