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CHERRY HILL, NJ
NEW YORK, NY

BOCA RATON, FL
WILMINGTON, DE
PHILADELPHIA, PA

2520032904948

January 25, 1999

Re: New Jersey Alliance for Action, Inc.
E.I.N.: 22-2083382

Top Hat Filing
DFVC Program

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5638
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Dear Sir/Madam:

New Jersey Alliance for Action, Inc. (the "Company") previously adopted an unfunded plan for a select group of management or highly compensated employees (the "Plan"). The Company is making a filing under the Department of Labor ("DOL") Pension and Welfare Benefits Administration Delinquent Filer Voluntary Compliance ("DFVC") Program for the Plan. Pursuant to Section 4.01(b) of the DOL Notice regarding the DFVC Program, the Company has elected to file the statement required under DOL § 2520.104-23 as a condition of relief from the annual reporting requirements with respect to the Plan.

MCCARTER & ENGLISH, LLP

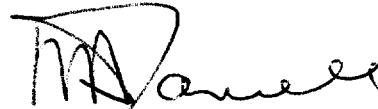
Top Hat Plan Exemption
January 25, 1999
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Enclosed please find the statement described in DOL § 2520.104-23 for the Plan.

Kindly acknowledge receipt of this letter and the enclosed statement by stamping a copy of this letter and returning the same to the undersigned in the stamped, self-addressed envelope provided for your convenience.

If you have any questions regarding this filing, please call me.

Very truly yours,

A handwritten signature in black ink, appearing to read "M Daniele". The signature is written in a cursive style with a large, stylized initial "M".

Mark A. Daniele

MAD:cam\encs.

CERTIFIED MAIL, R.R.R. #P 917 102 886

NEW JERSEY ALLIANCE FOR ACTION, INC.

January 25, 1999

Top Hat Exemption,
Pension and Welfare Benefits Administration
Secretary of Labor
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

The New Jersey Alliance for Action, Inc. is making a filing under the Department of Labor Delinquent Filer Voluntary Compliance ("DFVC") Program. This Statement is being filed in accordance with Section 4.01(b) and (d) of the DOL Notice for the DFVC Program.

New Jersey Alliance for Action, Inc. has previously established the Deferred Executive Compensation Agreement, effective August 1, 1982 (the "Plan").

Pursuant to Section 104(a)(i) of the Employee Retirement Income Security Act of 1974, as amended, and DOL Regulation §2520.104-23, New Jersey Alliance for Action, Inc. submits the following information:

1. Name and Address of Employer sponsoring the Plan:

New Jersey Alliance for Action, Inc.
P.O. Box 6438
Raritan Plaza
Edison, NJ 08818-6438
2. Employer Identification Number: 22-2083382
3. New Jersey Alliance for Action, Inc. maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly-compensated employees.
4. New Jersey Alliance for Action, Inc. maintains one plan primarily for the purpose of providing deferred compensation for a select group of management or highly-compensated employees.
5. The number of employees participating in the Plan is one.