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March 6, 1995

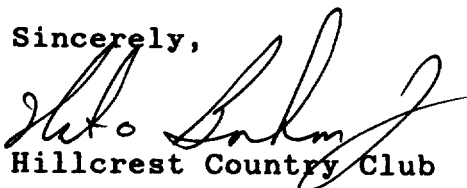
Top Hat Plan Exemption
Pensions and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a non-qualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Hillcrest Country Club
2. Mailing address of the employer: 1701 Price Road
Bartlesville, OK
74005
3. Employers Federal Identification #: 73-0283820
4. Number of plans maintained: One
5. Number of participants: Three
6. Date of plan: January 1, 1995

Sincerely,


Hillcrest Country Club

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MAIL ROOM