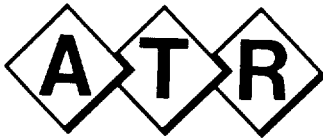


2520040760341



ATR, Inc.

Valley Forge Square II
681 Moore Road, Suite 310
King of Prussia, PA 19406

July 31, 1995

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

DOLE-PWBA
PENSION PLAN
EXEMPTION
7/31/95 4:11:13

Re: Reliance Standard Life Insurance
Company Nonqualified Deferred
Compensation Plan

Dear Sir/Madam:

In accordance with Department of Labor Regulation Section 2520.104-23, we are submitting a statement for the Reliance Standard Life Insurance Company Nonqualified Deferred Compensation Plan which is designed to satisfy this regulation.

Reliance Standard Life Insurance Company, EIN 36-0883760, maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. There is one such plan and it covers 24 employees.

If you have any questions, please call me.

Sincerely,

Barry Subkow
Barry Subkow