

**HEITKAMP
MASONRY INC.**

2520032033545

16141 Westwoods Business Park
Ellisville, Missouri 63021
Phone: 230-0666
FAX: 230-0965

December 15, 1992

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

Dear Sir/Madam:

Pursuant to labor regulation §2520.104-23, this letter constitutes Heitkamp Masonry Inc.'s compliance with the reporting and disclosure requirements of the Employee Retirement Income Security Act of 1974.

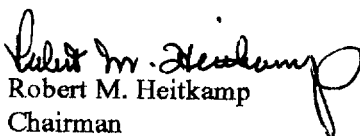
The name and address of the employer are as follows:

Heitkamp Masonry Inc.
16141 Westwoods Business Park
Ellisville, MO 63021
EIN# 43-0922024

Heitkamp Masonry Inc., hereby states that it has instituted one unfunded plan for the purpose of paying benefits to one employee when he retires, or to his widow upon his death. This plan is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The benefits of this plan will be paid from the general assets of Heitkamp Masonry Inc.

It is my understanding that the above constitutes compliance with the ERISA reporting and disclosure requirements, unless Heitkamp Masonry Inc., is requested to provide plan documents. If you need any further information regarding the plan, please contact me.

Best regards,


Robert M. Heitkamp
Chairman

RH:jg

