



THE
EQUITABLE

E. Jeffrey Rossi, JD, ChFC, CLU
Member Million Dollar Round Table

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YOUNGSTOWN, OHIO 44503
YOUNGSTOWN: (216) 743-1191
WARREN: (216) 399-7083

July 27, 1992

U. S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20216

RE: The Farmers National Bank of Canfield
Supplemental Executive Retirement Plan

Gentlemen:

We are enclosing a letter reporting to you the adoption of
the above-mentioned Deferred Compensation Plan.

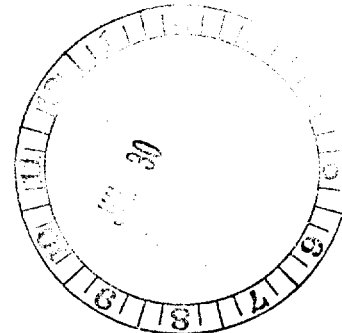
Please do not hesitate to call if you have any questions or
comments.

Sincerely yours,


E. JEFFREY ROSSI

EJR:vb

Encl.



Agent/Registered Representative
The Equitable Life Assurance Society
New York, NY 10019 (212) 554-1234
Individual and Group Life and Health Insurance
and Annuities

Agent
Equitable Variable Life Insurance
Company (EVLICO)*
New York, NY 10019
Variable Life Insurance, Life Account and Single
Premium Deferred Annuities

Registered Representative
Equico Securities, Inc.*
New York, NY 10019
Mutual Funds and Other Securities

*a subsidiary of The Equitable



July 15, 1992

U. S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20216

Re: The Farmers National Bank of Canfield
Supplemental Executive Retirement Plan

Gentlemen:

This letter is written to satisfy the reporting and disclosure requirements of our Deferred Compensation Plan.

Name and Address:

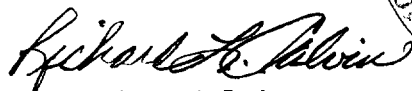
The Farmers National Bank of Canfield
20 South Broad Street
P.O. Box 555
Canfield, Ohio 44406-0555

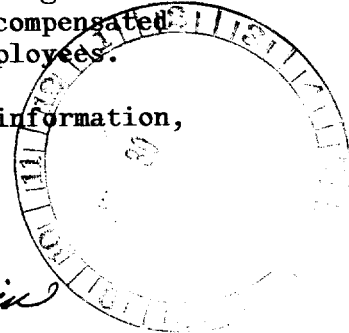
Employer Identification Number: 34 0214400

We maintain this plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. We have one Plan with seven participating employees.

Should you have any questions or require any additional information, please do not hesitate to call.

Sincerely yours,


Richard L. Calvin
Executive Vice President
Cashier



RLC/bcf

20 South Broad Street, P.O. Box 555
Canfield, Ohio 44406
Phone 216/533-3341 Fax 216/533-6365