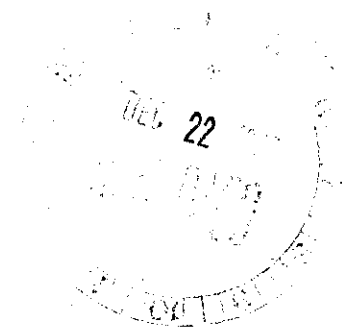


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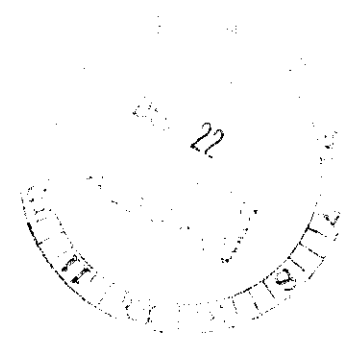
# MIDDLESEX FEDERAL

*We're here  
to help.*

December 15, 1992

Pension and Welfare Benefits Administration  
P. O. Box 75212  
Washington, DC 20013-5212

Re: Middlesex Federal Savings, F.A.  
One College Avenue  
Somerville, Ma. 02144  
EIN 04-1618915



Gentlemen:

We are filing this statement pursuant to the requirements of 29 CFR Section 2520.104-23(b).

Middlesex Federal Savings currently maintains on (1) plan of nonqualified deferred compensation for employees who are members of a "select group of Management" or who are "highly compensated." The number of participants in the plan is one (1).

Middlesex Federal Savings, F.A. is filing this statement under the amnesty program provided by the Department of Labor. In accordance with the amnesty program, our check in the amount of \$1,000.00 is enclosed.

161 335

Very truly yours,

Middlesex Federal Savings, F.A.  
Joseph S. Smalarz, President

JSS:pc  
enc.

One College Avenue, P.O. Box 455, West Somerville, MA 02144 (617) 666-4700  
1196 Broadway, Teele Square, Somerville, MA 02144 (617) 666-4700  
45 Riverside Avenue, Medford Square, Medford, MA 02155 (617) 396-3030



AFTER 3 DAYS RETURN TO  
POST OFFICE BOX 455  
WEST SOMERVILLE, MASS. 02144-0999

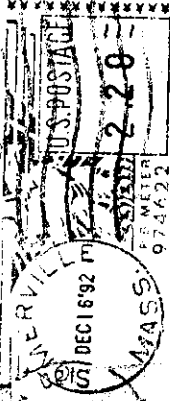
FORWARDING AND ADDRESS CORRECTION REQUESTS

Fold at line over top of envelope to the  
right of the return address

**CERTIFIED**

P 122 543 17

**MAIL**



Pension & Welfare Benefits Administration  
P.O. BOX 75212  
Washington, DC 20013-5212

