

September 23, 1998

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

Re: Notice of Plan of Deferred Compensation

Pursuant to DOL Reg. Sec. 2520.104-23, the undersigned employer files the following with respect to its plan of deferred compensation.

1. Name and Address of Employer:

GEARA Group, Inc.
c/o Etna G. Carr, President
Post Office Box 25517
Richmond, Virginia 23260

2. Federal Employer Identification No. (EIN): 54-1618180

3. The Employer maintains one contract which is actually a termination employment with deferred compensation provisions, and which is primarily for the purpose of providing deferred compensation to a select group of management or highly-compensated employees.

4. One employee, Robin T. Dickerson, is covered by such plan.

5. We will supply other necessary information upon request.

Sincerely,

GEARA Group, Inc.

By 
Gale H. Bond, Secretary

10/1/98
Date

