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March 24, 1998

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

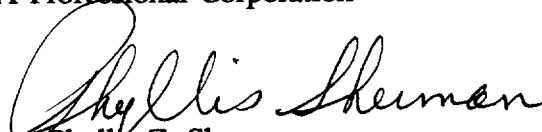
Re: **Non-Qualified Deferred Compensation Agreement**
Our Client: Dr. Michael Fink and Dr. John Grimes Family & Cosmetic Dentistry, P.A.

To Whom It May Concern:

In accordance with regulations of the Department of Labor, we are enclosing herewith a Disclosure Statement relating to the Non-Qualified Deferred Compensation Plan of our above employer/client. If there is any further information which you would require, please do not hesitate to contact the undersigned.

Very truly yours,

SHERMAN, SILVERSTEIN, KOHL, ROSE & PODOLSKY,
A Professional Corporation


Phyllis Z. Sherman

PZS/lrf/Enc.
Certified Mail

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DISCLOSURE STATEMENT

NON-QUALIFIED DEFERRED COMPENSATION PLAN

Name of Employer: Dr. Michael Fink and Dr. John Grimes Family & Cosmetic Dentistry, P.A.

Address of Employer: 420 West Elm Avenue
Hanover, Pennsylvania 17331

Employer ID#: 23-2955896

Declaration: Employer maintains a single plan primarily for the purpose of providing unqualified deferred compensation for a select group of management or highly compensated employees. The number of employees in the plan is currently 2.

Date of Adoption: March 18, 1998

Effective Date of Plan: March 18, 1998

