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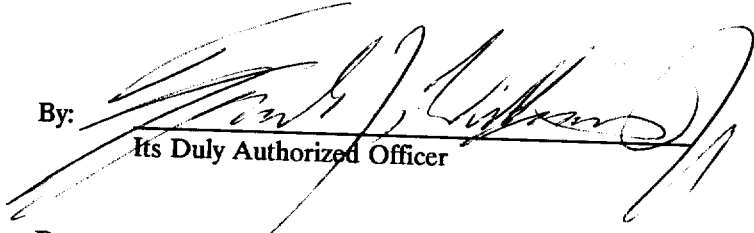
THE FORT ORANGE CLUB  
DEFERRED COMPENSATION PLAN

STATEMENT PURSUANT TO 29 CFR §2520.104-23(B)

The undersigned plan administrator of the Fort Orange Club Deferred Compensation Plan (the "Plan") hereby submits the following statement, pursuant to and in accordance with the provisions of 29 CFR §2520.104-23(b):

1. The name and address of the employer is  
  
The Fort Orange Club  
110 Washington Avenue  
Albany, New York 12210
2. The employer identification number assigned to the employer by the Internal Revenue Service is 14-0669680.
3. The undersigned hereby declares that the employer maintains the Plan, which is an unfunded pension plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
4. The number of such plans maintained by the employer is one (1).
5. The number of employees covered by the Plan is one (1).

The Fort Orange Club - Plan Administrator

By:   
Its Duly Authorized Officer

Date: December 22, 1992

THE FORT ORANGE CLUB  
110 WASHINGTON AVENUE  
ALBANY, NEW YORK 12210

December 22, 1992

U.S. Department of Labor  
Pension and Welfare Benefits Administration  
P.O. Box 75212  
Washington, D.C. 20013-5212

RE: **The Fort Orange Club  
Deferred Compensation Plan**

Gentlemen:

We enclose, with respect to the above plan:

1. Statement Pursuant to 29 CFR §2520.104-23(b); and
2. Our check for \$1,000 payable to the U.S. Department of Labor

This filing is made under the Amnesty Program announced in DOL News Release USDL No. 92-158, as modified by the notice published at 57 FR 33019 (July 24, 1992).

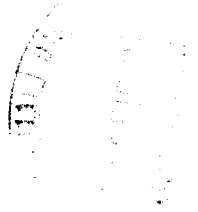
If you have any questions, or require anything further, please contact the undersigned.

Very truly yours,

18,4101

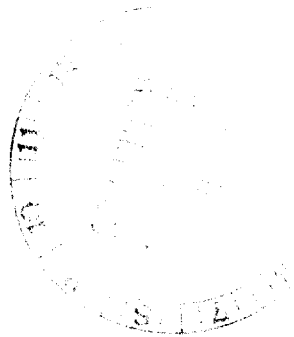
*Michael M. Thomas, Jr.*  
General Manager

Enclosure



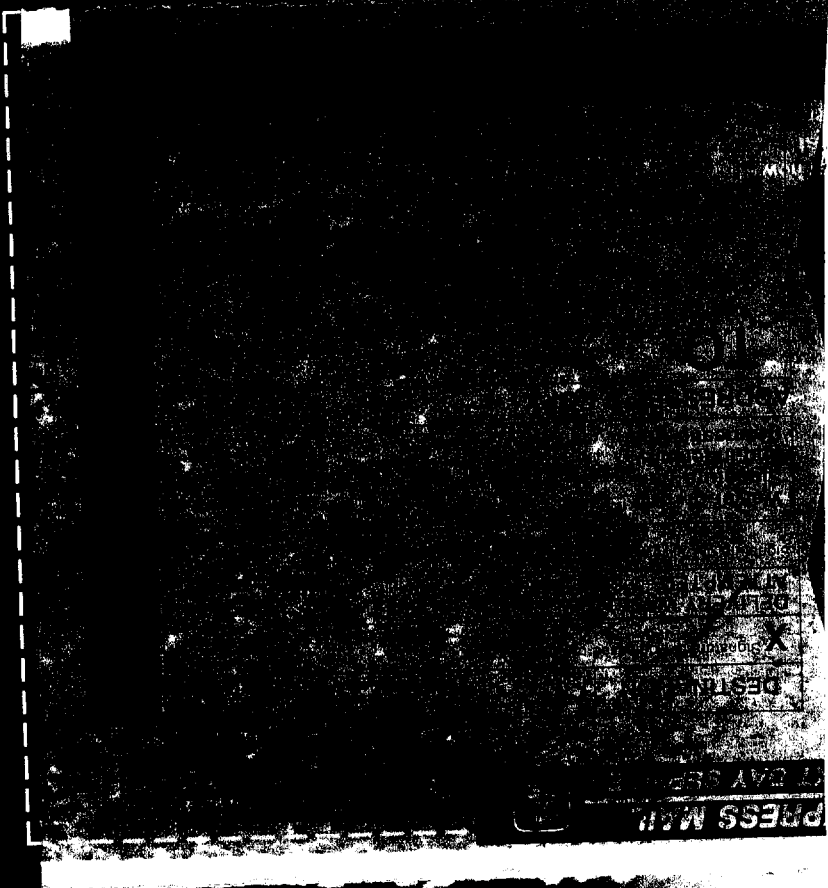
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