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September 28, 2001

U.S. DEPT. OF LABOR
PMDA/PUBLIC DISCLOSURE
01 OCT -2 AM 11:27

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5638
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

Re: Lake Carriers' Association
Suite 915
614 West Superior Avenue
Cleveland, Ohio 44113-1383
EIN: 34-0347260

Lake Carriers Association Deferred Compensation Plan


Supplemental Retirement Benefit Agreement between Lake
Carriers' Association and George J. Ryan

Lake Carriers' Association maintains the plans listed above primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. As indicated above, there are two such plans. There is one employee participating in each plan.

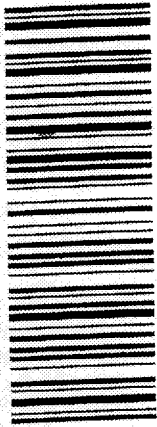
Sincerely,

LAKE CARRIERS' ASSOCIATION

By


George J. Ryan
President

GENERAL MAIL

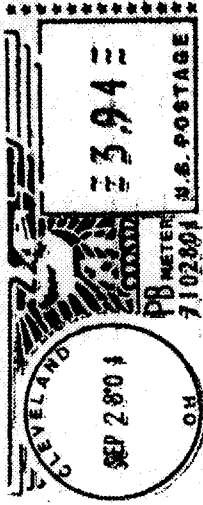


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Lake Carriers' Association
915 Rockefeller Building
614 Superior Avenue, West
Cleveland, Ohio 44113-1383

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