

January 30, 1991

TO: C. Lake

FROM: B. Gallagher

SUBJECT: Workman's Compensation Insurance

Earlier this month, you received the attached Information Agreement regarding Workman's Compensation Coverage. The response to the program has been very good, however, we have not received a response from you.

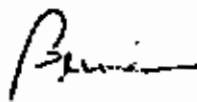
Please review the attached Information Agreement and return it to our office as soon as possible. We would like to wrap up this program to provide coverage on February 1st.

A point of information that you should be aware of:

If you are injured in an on-the-job accident, your group health insurance policy will not cover any medical costs involved with that accident occurrence. In other words, if you are involved in an accident and are injured, you do not have any medical or disability coverage that would pay your medical bills or provide any income to support you and your family during your recovery.

Please advise if you have any questions concerning this program.

Regards,



Bernie

BJG/dad
Enc.