



November 7, 2011

Ms. Caroline Wrobel
JDK Management Company L.P.
1388 State Route 487
Bloomsburg, PA 17815

RE: JDK MANAGEMENT CO., L.P. EMPLOYEE SAVINGS & RETIREMENT PLAN

Dear Ms. Wrobel:

Under the terms of the above 401(k) Plan, prior to January 1, 2012, the beginning of the upcoming plan year, the plan sponsor must determine the amount of the contribution that will be made to match participants' salary deferral contributions.

In order to administer the plan properly for the plan year beginning January 1, 2012, we must be advised of the sponsor's decision regarding this matter. Please provide us with the decision that has been reached by completing the bottom of this letter and signing where indicated.

If you have any questions, please contact me.

Sincerely,

Susan W. Kaltenbaugh, QPA, QKA
Retirement Plan Analyst

-
- The matching contribution for the plan year beginning January 1, 2012 will be:

25% of deferrals up to 8% of pay

Caroline Wrobel
For the Employer