

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION
OF THE CEMENT MASONS LOCAL NO. 179
PENSION PLAN**

Dear Participant:

Certain changes have occurred that will affect benefits provided under your Pension Plan. The Board of Trustees is required by the Department of Labor to notify you of these changes:

- C If you retire on or after May 1, 2003, you will have the option to choose a joint and survivor 50% or 100% benefit with a pop-up provision. If you elect this benefit and if your wife dies before you, your monthly benefits will pop-up to the normal form of benefit.

- C If you are retired and currently receiving a pension benefit from this Plan, your benefits will not be suspended for work in covered service for up to and including 468 hours during the months of May 2003 through November 2003.

* * * * *

Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

Sincerely,

BOARD OF TRUSTEES
CEMENT MASONS LOCAL NO. 179
PENSION FUND

May 15, 2003