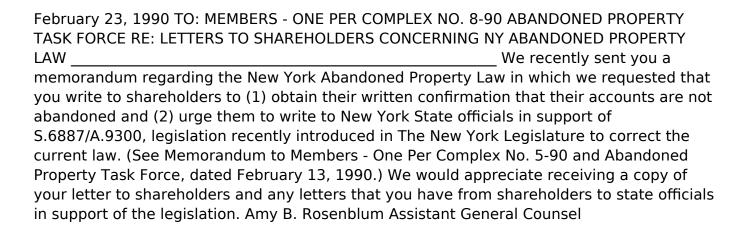


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February 23, 1990

LETTERS TO SHAREHOLDERS CONCERNING NY ABANDONED PROPERTY LAW



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