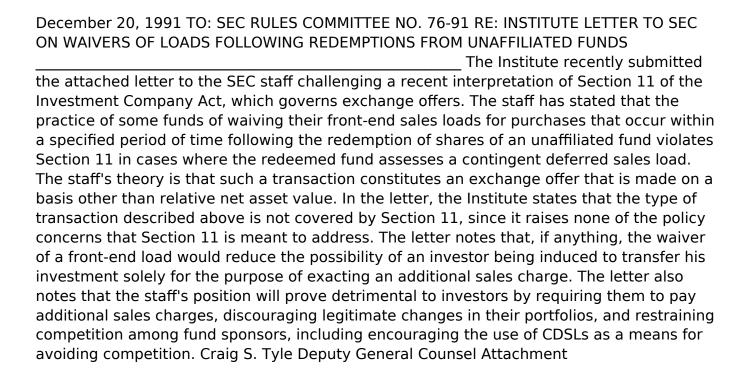
MEMO# 3384

December 20, 1991

INSTITUTE LETTER TO SEC ON WAIVERS OF LOADS FOLLOWING REDEMPTIONS FROM UNAFFILIATED FUNDS



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