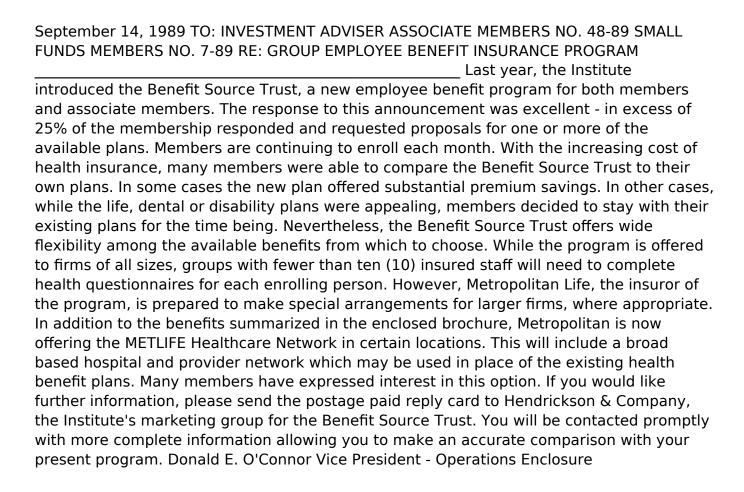
MEMO# 1398

September 14, 1989

GROUP EMPLOYEE BENEFIT INSURANCE PROGRAM



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