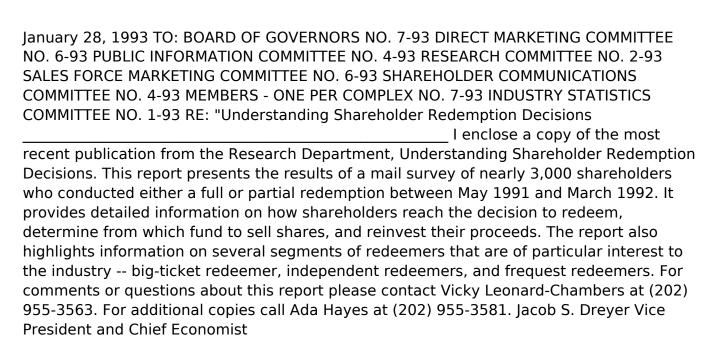


MEMO# 4464

January 28, 1993

"UNDERSTANDING SHAREHOLDER REDEMPTION DECISIONS



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