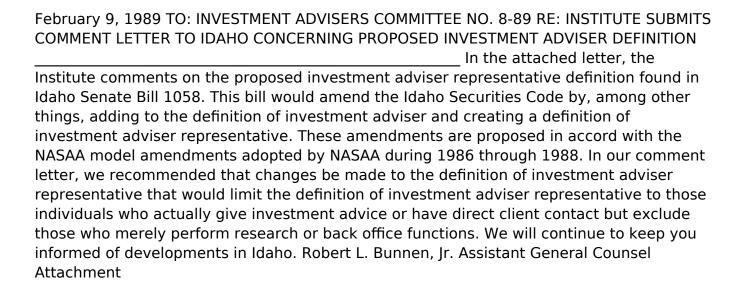


MEMO# 971

February 9, 1989

INSTITUTE SUBMITS COMMENT LETTER TO IDAHO CONCERNING PROPOSED INVESTMENT ADVISER DEFINITION



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