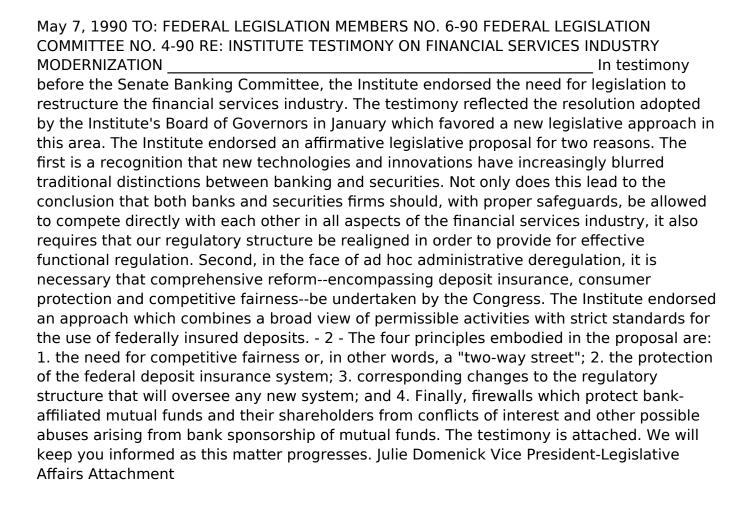
**MEMO# 1873** 

May 7, 1990

## INSTITUTE TESTIMONY ON FINANCIAL SERVICES INDUSTRY MODERNIZATION



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