

MEMO# 18148

November 1, 2004

MARK YOUR CALENDAR - 2005 BTAC MEETING SCHEDULE

[18148] November 1, 2004 TO: BANK AND TRUST ADVISORY COMMITTEE No. 19-04 RE: MARK YOUR CALENDAR - 2005 BTAC MEETING SCHEDULE Please mark your calendar for the following Bank and Trust Advisory Committee meetings scheduled for 2005: February 3 San Antonio, TX (Hosted by American Funds) June 9 Denver, CO (Hosted by AIM Investments) October 6 Washington, DC Further details regarding each meeting will be sent to you approximately 4-6 weeks prior to the scheduled meeting date. We look forward to seeing you next year. Stuart Bateman Kathleen C. Joaquin Vice President Director - Operations & Distribution Franklin Templeton Investor Services, Inc. Chairman - Bank and Trust Advisory Committee

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