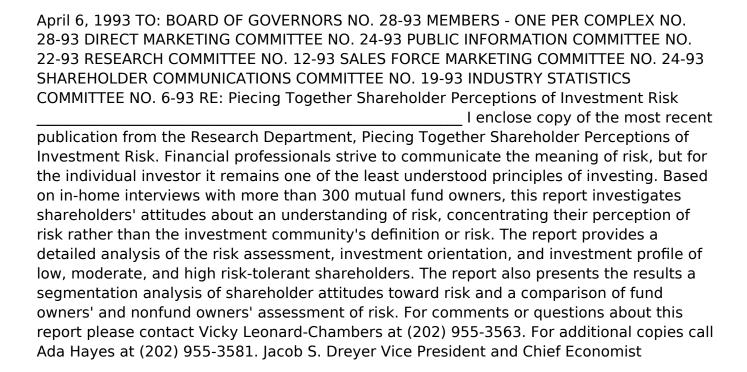
MEMO# 4671

April 6, 1993

PIECING TOGETHER SHAREHOLDER PERCEPTIONS OF INVESTMENT RISK



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