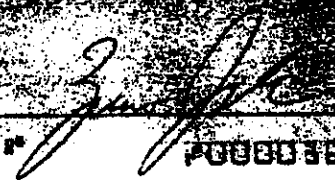


MEMO

FOR PERIOD ENDING NOVEMBER 15, 2000

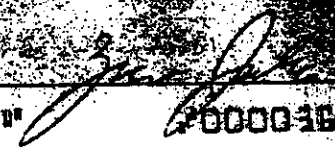
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FOR PERIOD ENDING NOVEMBER 30, 2000

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