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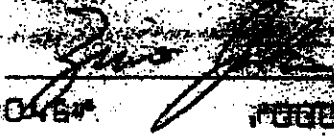
UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

FOR PERIOD ENDING SEP 30, 2000

MEMO

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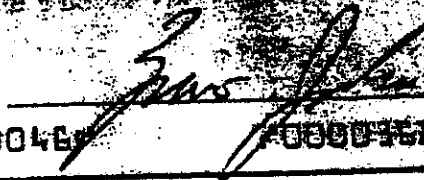
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