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[illegible]

Explanation of Responses:

November 19, 2002

Date _____

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.**
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

<http://www.sec.gov/divisions/corpfin/forms/form4.htm>
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