

October 18, 1996

Mr. David W. Belin
Belin Harris Lamson McCormick
2000 Financial Center
Des Moines, Iowa 50309-3989

Dear David:

Thank you for the corrected copy of the formal statement you delivered at the public hearing in Los Angeles. I will see to it that the members of the Board get a copy.

We appreciated your contribution very much.

Sincerely yours,

David G. Marwell