

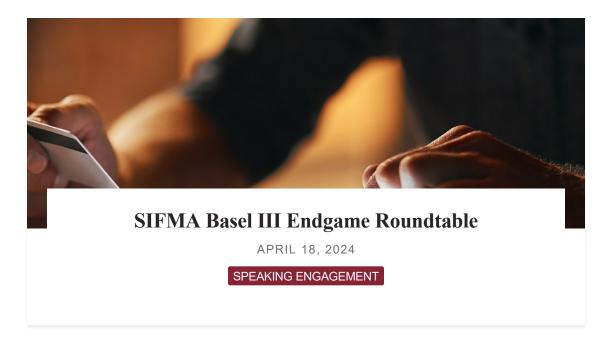
## Personal Securites Transactions

1998-10-23

Partner Martin Lybecker was a speaker at The Trust Audit and Compliance Seminar at The Regional Meeting of the National Association of Trust and Audit and Compliance Professionals, Inc.

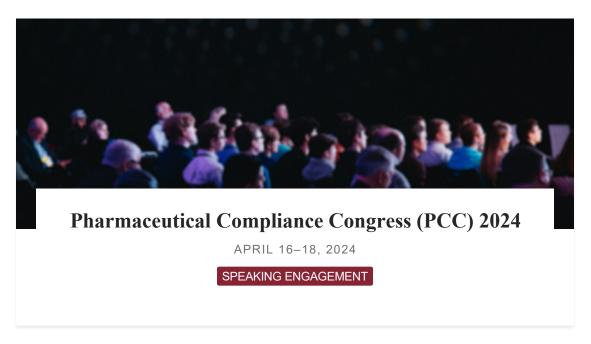
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