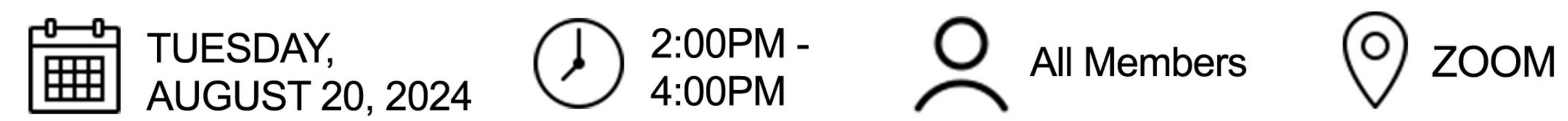


RISK MANAGEMENT SEMINAR









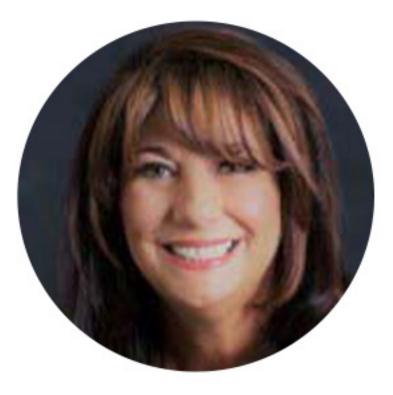
Risk Management Committee



JEFF KAHN



KATHY **MEHRINGER**



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