Spring/Summer 1996

To whom it may concern:

Recently you requested working paper numbers FIN-95-4 and FIN-95-5. Please note that both these papers are the same. They were included twice on our working paper list by mistake. We have enclosed paper number FIN-95-4. If you would like another paper sent to you in place of FIN-95-5, please write to us indicating which paper you would like to receive.

We apologize for the inconvenience.

Thank you for your interest in our Working Paper Series.

Sincerely,

Arleen Mojica

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