MEMORANDUM

TO : ALL EMPLOYEES

SUBJECT : PRAYER REQUEST FOR THE FATHER OF MR. RODRIGO BABIERA

DATE : 29 April 1999

The father of our co-employee, Mr. Rodrigo Babiera, passed away last Saturday April 17, 1999.

Let us offer our deepest sympathy thru prayers for the eternal repose of his soul.

Monetary offering may be forwarded to the Cash Division.

[Signature]

J. WALDEMAR V. VALMORES
Deputy Administrator