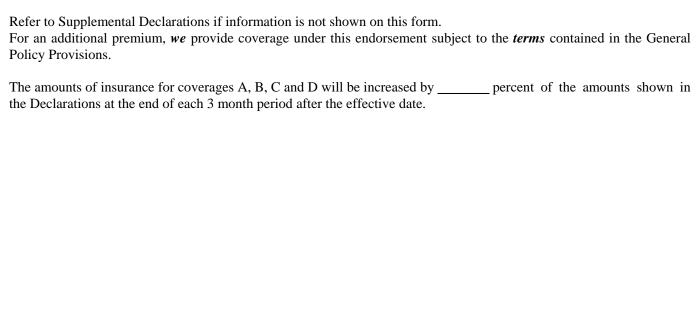


INFLATION GUARD



ML-243 Ed. 6/99