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Explanation of Responses:

	/s/ Gary S. Kohler	Oct. 31, 1996
**Intentional misstatements or omissions of facts constitute Federal Criminal Violations. SEE 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).	----- **Signature of Reporting Person Gary S. Kohler, Vice President Okabena Investment Services, its Managing Partner	----- Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, SEE Instruction 6 for procedure.  
Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.