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GRAND PACIFIC LIFE INSURANCE, LTD.

WADSWORTH Y. H. YEE, J.D. President Chief Executive Officer A member of the Finance Factors Family

July 22, 1996

Dr. Michael Laurs Director NMFS Honolulu Laboratory 2570 Dole Street Honolulu, Hawaii 96822

Dear Dr. Laurs:

I had a wonderful experience of a turtle befriending me last Sunday. He was very friendly to the extent of taking food from my hand. I hope he returns again so that I can continue to feed it. I noticed a tag on the turtle's rear left fin, but I chose not to capture him to check the identification as I want him to continue to return.

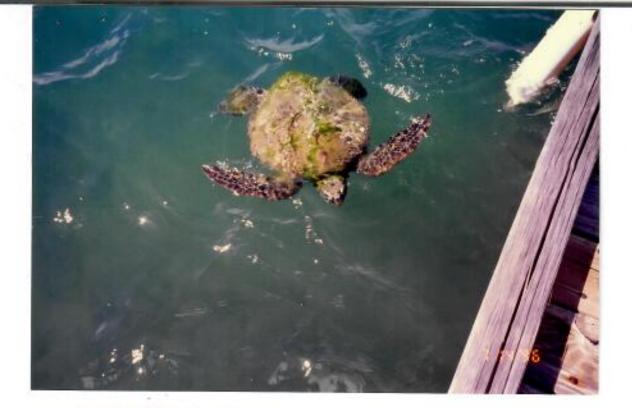
I thought you would be interested to know about this pleasant experience of mine. For your information, the pier fronts my home located at 44-221A Mikiola Drive in Kaneohe.

Sincerely,

WADSWORTHYEE

WY:ly

Enclosure











GRAND PACIFIC LIFE INSURANCE, LTD.

A member of the Finance Factors Family 1164 Bishop Street Honolulu, Hawaii 96813-2810

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