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276 Scotland Road
P.O. Box 42
South Orange, New Jersey 07079

February 9, 1996

Mr. Thomas Coleman
The Spectrum Institute
P.O. Box 65756
Los Angeles, California 90065

Dear Tom:

Thank you for taking time out to speak to me about domestic partner health benefits and for your suggestions as to how I, as an executive in the insurance industry, can help effect change. I look forward to receiving your materials.

Let's keep in touch. I've found it's really helpful to have others around when you challenge the status quo.

Sincerely,

A handwritten signature in cursive script, appearing to read "Bill".