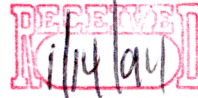


Mutual Of New York
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Suite 1703
Oklahoma City, OK 73112

Caroline H. Dunaway
405 948-7888
800 375-6669
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January 10, 1994

file



Cherokee Nation
Attn: Principal Chief: Wilma Mankiller
P.O. Box 948
Tahlequah, OK 74465

Dear Principal Chief Mankiller,

I read the enclosed article in today's edition of the Wall Street Journal, and thought that I would send it to you. It is a lengthy article, but the last paragraph pertains to Sovereign Nations, and I thought you might like to have it for your information files, just in case you missed it.

Sincerely,

Caroline

Caroline H. Dunaway

Enc.

*With a note for
Shirley
Hankins
for Mankiller*