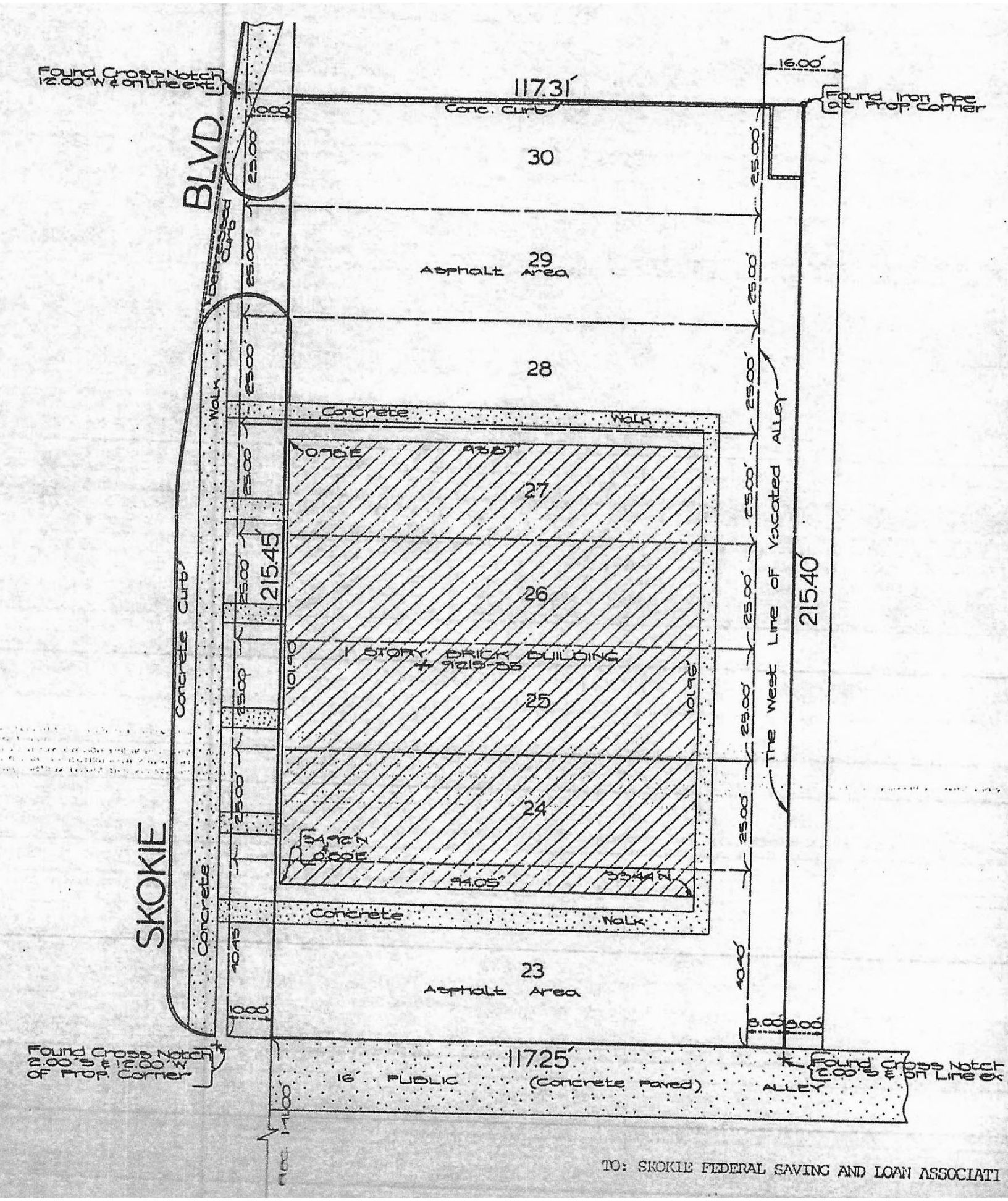

TO: SKOKIE FEDERAL SAVING AND LOAN ASSOCIATI