

JUN 25 1986

Some time ago, Gene Bayfield suggested I write a "Citizen's Basic" on this.

Norton - your recollection on 5/16 reminded me to come back to it.

To get the ball rolling, I put up this draft. I am open to your wishes on further modifications in substance and in form.

Possibilities.

- 1) as is - place any corrections of fact
- 2) ND3 co sign " "
- 3) ND3 + BDD co sign ...
[1st plural singular can be fixed up in text, as needed]
- 4) BDD write your own, again back to back.

all have pros, few cons.

4) would allow more room.
I suggest then moving the bit
about IBC vs VADs to
BDD's.

There are many interesting
facets, so let's do something.
What is your pleasure?

Josh.