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Washington, D. C.

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Wachovia Bank, N. A.
Winston-Salem, North Carolina

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The Ruppert Companies
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ITT/Carbon Industries, Inc.
Charleston, West Virginia

Wesley S. Williams, Jr.
Partner
Covington & Burling
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FROM LEFT TO RIGHT

First row: Claudine B. Malone; Robert L. Strickland; L. Newton Thomas, Jr.
Second row: Wesley S. Williams, Jr.; Philip L. McLaughlin; Jeremiah J. Sheehan;
George A. Didden, III Third row: Craig A. Ruppert; J. Walter McDowell



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President
NationsBank Corporation
Charlotte, North Carolina



FROM LEFT TO RIGHT

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Jeremiah E. Casey; F. Levi Ruark; Daniel R. Baker



FROM LEFT TO RIGHT

Joan H. Zimmerman; Dennis D. Lowery; Cecil W. Sewell, Jr.;
James O. Roberson; Laura M. Fleming; Dorothy H. Aranda

DECEMBER 31, 1997

Baltimore Office

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DECEMBER 31, 1997

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Charlotte, North Carolina

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West Virginia Council for
Community and Economic
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Better Cleaning Maintenance
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Columbia, South Carolina

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Principal, Chief Investment Officer
V. A. Reid & Associates, Inc.
Baltimore, Maryland



FROM LEFT TO RIGHT

William J. Callis; Carol F. Kable; Joseph C. Kincheloe; Vernon A. Reid;
Polly Ann Frye; David E. Lowe



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Maurice A. Gladhill; Watts Auman; Barbara J. Rackes; James E. Cooley;
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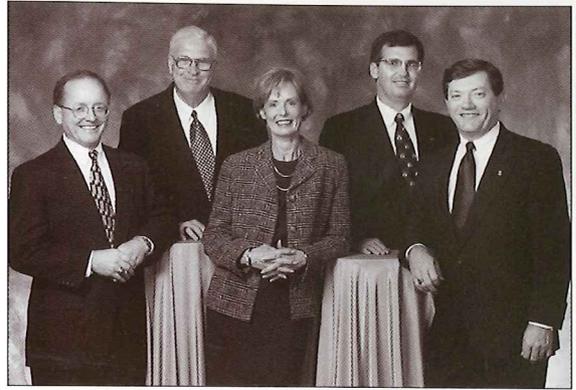
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Lynchburg, Virginia

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Industrial Bank, N. A.
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Centura Bank
Rocky Mount, North Carolina

Charles E. Thomas
Manager/CEO
West Virginia Corporate
Credit Union
Parkersburg, West Virginia

Marshall E. Tyner
Senior Vice President
Branch Banking and
Trust Company
Wilson, North Carolina



FROM LEFT TO RIGHT

Burnell T. Rogers; Ashpy P. Lowrimore; Sibyl S. Malatras;
Marshall E. Tyner; Ralph M. Burns, III



FROM LEFT TO RIGHT

Robert E. Dael; William E. Albert; Daniel E. Lanier, Sr.;
Robert L. BeHage; Jack A. Boggs



FROM LEFT TO RIGHT

Donald G. Chapman; Martin W. Patterson; W. K. Keener, Jr.;
Robert L. Dargan; David G. Poole; G. Dodson Mathias