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**REGULATORY, EFFICIENCY AND MANAGEMENT ISSUES
AFFECTING RURAL FINANCIAL MARKETS**

Compiled by

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SP93-22

September 1993

Proceedings of a Seminar sponsored by
North Central Regional Project NC-207

"Regulartory, Efficiency and Management Issues Affecting Rural Financial Markets"
Minneapolis/St. Paul, MN
September 26-29, 1992

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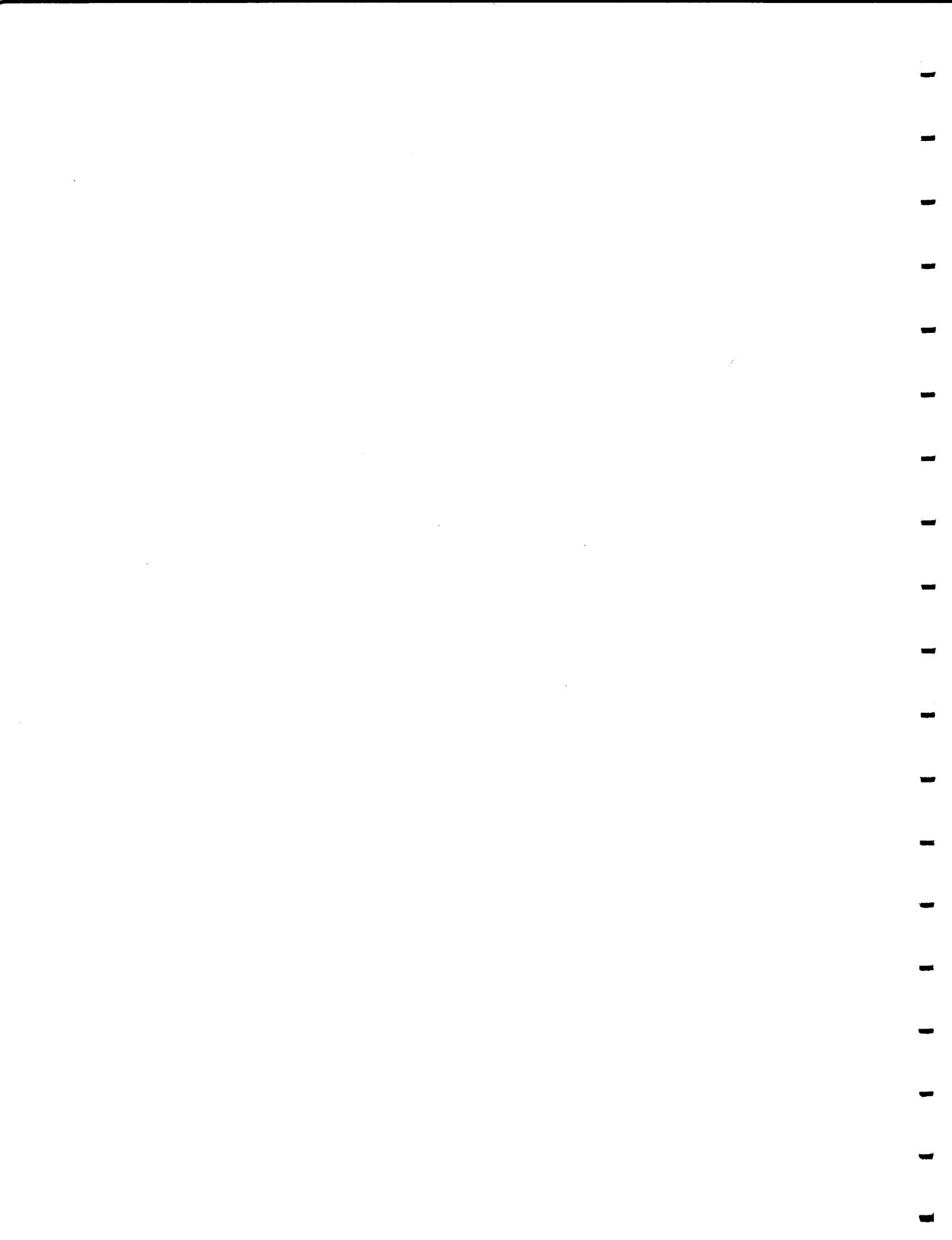


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