

MEMORANDUM

DATE: June 17, 1994
FROM: Rolf Th. Lundberg, Jr.
TO: Senator Dole
SUBJECT: AEGON University Event on Sunday, June 19

On Sunday, June 19, at 12 noon, you are scheduled to address a gathering of about 40 senior executives of the AEGON Insurance Group, an international insurance company. This memo provides background on the company and the event.

The group wants to hear your views on health care reform, and other topic of your choice. Remarks will be followed by questions and answers. Attached are suggested talking points on trade issues that would be of interest to the group.

AEGON Insurance Group

AEGON Insurance Group consists of five operating units located in the Netherlands, the U.S., the U.K., Spain and Hungary. Worldwide, AEGON had 19,000 employees in 1993. The U.S. unit, known as AEGON USA, is based in Baltimore.

AEGON's core business is life insurance, and pension, financial and investment products. AEGON USA also offers long term care and supplemental life and health insurance products.

AEGON University

AEGON University is an 11-day management program for "rising star" senior executives in the AEGON Group. The "students" come from all five of the company's operating units. The program includes lectures and exercises involving management techniques, corporate strategy, negotiation, team building and personal growth.

TALKING POINTS ON TRADE

- THE URUGUAY ROUND TRADE AGREEMENT, WHEN FULLY IMPLEMENTED, REPRESENTS A TREMENDOUS OPPORTUNITY FOR GLOBAL SUPPLIERS OF FINANCIAL SERVICES, INCLUDING THE INSURANCE INDUSTRY.
- IF FULLY IMPLEMENTED, THE AGREEMENT WILL GIVE INTERNATIONAL INSURERS, BROKERS, AND REINSURERS (1) FREEDOM OF ACCESS TO GATT MEMBER MARKETS; (2) FREEDOM TO ESTABLISH APPROPRIATE BUSINESS OPERATIONS IN MEMBER COUNTRIES; (3) FREEDOM FROM DISCRIMINATORY REGULATION AND TAXATION; AND (4) FREEDOM FROM HARASSMENT THROUGH PROCEDURAL TRANSPARENCY AND ACCESS TO DISPUTE RESOLUTION.
- BUT THE U.S. WILL NOT IMMEDIATELY IMPLEMENT THE SERVICES AGREEMENT IN THE AREA OF FINANCIAL SERVICES, BECAUSE OF THE POTENTIAL "FREE RIDER" PROBLEM. IN DECEMBER, 1993 IN GENEVA, AT THE VERY END OF NEGOTIATIONS, A CRITICAL MASS OF COUNTRIES FAILED TO COME FORWARD WITH ADEQUATE MARKET-OPENING OFFERS IN THE FINANCIAL SERVICES AREA. WE CANNOT ACCEPT FREE-RIDERS IN FINANCIAL SERVICES -- WHERE WE OPEN OUR MARKET BUT OTHER COUNTRIES KEEP THEIR MARKETS CLOSED. HOPEFULLY, ALL MEMBERS OF THE NEW WORLD TRADE ORGANIZATION WILL MAKE ADEQUATE COMMITMENTS TO OPEN UP THEIR FINANCIAL SERVICES MARKETS. THE AGREEMENT PROVIDES FOR A TWO-YEAR WINDOW OF NEGOTIATIONS, AND WE WILL SEE WHETHER OTHER COUNTRIES COME FORWARD.

- ON TIMING FOR THE IMPLEMENTING BILL, LAST WEEK THE SENATE FINANCE COMMITTEE STAFF BEGAN THE PROCESS OF WALKING THROUGH THE BILL TO IDENTIFY AREAS OF SUBSTANTIVE AGREEMENT AND DISAGREEMENT. I EXPECT THIS PROCESS WILL CONTINUE FOR ANOTHER 3 - 4 WEEKS. THE HOUSE WAYS AND MEANS COMMITTEE IS SOMEWHAT FARTHER ALONG IN CONSIDERING PARTS OF THE BILL.
- A MAJOR SUBSTANTIVE CONCERN IS THE ADMINISTRATION'S APPARENT DESIRE TO LINK TRADE WITH ENVIRONMENTAL AND LABOR RIGHTS ISSUES IN FUTURE NEGOTIATIONS. REPUBLICANS STRENUOUSLY OPPOSE THIS. IT IS BAD POLICY, AND IT WOULD OPEN UP A WHOLE PANDORA'S BOX OF TRADE RETALIATION: CONCEIVABLY, IF COUNTRY A DISLIKED COUNTRY B'S ENVIRONMENTAL PRACTICES, COUNTRY A COULD RETALIATE AGAINST COUNTRY B'S INSURANCE COMPANIES OPERATING IN COUNTRY A. THERE ARE PLAINLY BETTER WAYS THAN PROTECTIONISM TO PURSUE GLOBAL ENVIRONMENTAL AND LABOR RIGHTS ISSUES.
- PAYING FOR THE IMPLEMENTING BILL REMAINS A MAJOR HURDLE. REPUBLICANS REMAIN STEADFASTLY OPPOSED TO A WAIVER OF THE BUDGET RULES. AS ONE LIBERAL MEMBER [PETE STARK] OF THE HOUSE SAID LAST WEEK, IF THE GATT DESERVES A WAIVER, THEN HEALTH CARE REFORM IS EVEN MORE DESERVING. THIS IS EXACTLY THE SLIPPERY SLOPE THAT WE WOULD FACE IF WE AGREED TO WAIVE THE BUDGET RULES.



VIA FACSIMILE

Sun. June 19
Washington D.C. site
TBD
12 -
~~11:45 am - 12:30 pm~~ OK
~~5:45 pm - 6:30 pm~~

AEGON USA, Inc.

honorearium

1111 North Charles Street
Baltimore, Maryland 21201
Telephone: 410-576-4571
FAX: 410-347-8685

May 13, 1994

The Honorable Robert Dole
ATTN: Tyler Garvin
United States Senate
Washington, D.C. 20510

Dear Ms. Garvin:

This letter is a follow-up to my telephone call on the 12th. We will be delighted if Senator Dole can give the AEGON University a 20-30 minute presentation on a topic of his choice on June 19th. I cannot give you a specific place for the event, but it will be in downtown Washington, D.C. I've included an option for either a luncheon or dinner presentation. Additional details are provided in the enclosure.

In the past our small PAC has given primarily to Republican Senatorial candidates. We would be honored to either give funds to Senator Dole's campaign, Republican Senatorial candidates, or a charity of the Senator's choice.

I look forward to your response.

Very truly yours,

Woody Eno

Woodrow E. Eno
Vice President
Government Relations
and Compliance
(410) 576-4519

WEE:jlf

Enclosure

c: Carol Steckel

5.16
Rgt
copy to me



AEGON USA, Inc.

AEGON UNIVERSITY

DATE:	Sunday, June 19, 1994
TIME:	11:45 A.M. - 12:30 P.M. or 5:45 p.m. - 6:30 p.m.
PLACE:	Downtown D.C.
GROUP:	AEGON University - 50 top insurance executives from Holland, Spain, England, Hungary and the U.S.
SPONSOR:	AEGON USA, Inc. -- an insurance holding company, part of the AEGON nv multinational insurance group, with over \$20 billion of assets in the U.S.
SUGGESTED TOPICS:	Updates on U.S. tax laws, the deficit, health care reform, or U.S. competitiveness in the world.
PROGRAM:	AEGON University is a one-week executive development program that will be held at Loyola University in Baltimore the week before, and the D.C. trip culminates the visit to the U.S.
POINT OF CONTACT:	Woody Eno (410) 476-4519 Vice President, Government Relations and Compliance

MEMORANDUM

DATE: June 17, 1994
FROM: Rolf Th. Lundberg, Jr.
TO: Senator Dole
SUBJECT: AEGON University Event on Sunday, June 19

On Sunday, June 19, at 12 noon, you are scheduled to address a gathering of about 40 senior executives of the AEGON Insurance Group, an international insurance company. This memo provides background on the company and the event.

The group wants to hear your views on health care reform, and other topic of your choice. Remarks will be followed by questions and answers. Attached are suggested talking points on trade issues that would be of interest to the group.

AEGON Insurance Group

AEGON Insurance Group consists of five operating units located in the Netherlands, the U.S., the U.K., Spain and Hungary. Worldwide, AEGON had 19,000 employees in 1993. The U.S. unit, known as AEGON USA, is based in Baltimore.

AEGON's core business is life insurance, and pension, financial and investment products. AEGON USA also offers long term care and supplemental life and health insurance products.

AEGON University

AEGON University is an 11-day management program for "rising star" senior executives in the AEGON Group. The "students" come from all five of the company's operating units. The program includes lectures and exercises involving management techniques, corporate strategy, negotiation, team building and personal growth.

Images and Colors



5

of India

IMAGES AND COLORS OF INDIA

PRESENTED BY

THE EMBASSY OF INDIA

In tribute to the weavers of India

"As soft and fresh as blossoms, as light as smoke and as delicate and transparent as the vapors of milk, are the fabrics that flow from the looms of the Indian weaver. From painstaking integration of strips of grass to fashion the first garment, to the intricate and extraordinary designs wrought by the interspersal of threads on a loom, the weaver of India has harmonized the ingenuity of his mind, hands and creative spirit to spread before the world the finest and most varied of textiles woven anywhere".

INAUGURATION EVENT JOY FROM THE MISTY MOUNTAINS

The rich and varied textile tradition of our country took birth from the cultural variations, different climates, geographical locations and religious and racial diversities. The perpetual influence of nature on the history of textiles in India facilitated the rearing of silk worms and shearing of wool on the hilly forested tracts of the north and eastern regions.

Nagaland, Mizoram, Tripura, Assam and Manipur, all have a strong weaving tradition. Here the weaver is the woman. Each tribe or

community has its own specific designs or motifs for shawls and sarongs. The common colors are black or white, with occasional red and green motifs added by introducing an extra weft. The *mekhla chadar*, a two piece dress, and *gamchas* or short scarves, in white with red flowers or geometric designs, medallions, circles, triangles and leaves, are woven in towns of Northern India on a fly shuttle. These are given in welcome to guests, in place of garlands.

Today, we welcome you with the traditional "Lighting of the *Diya*", by two of our models in the traditional dress of Mizoram.

THE SARI COLLECTION

The etymology of the word *sari* is from Sanskrit *Sati*, which means strip of cloth. This evolved into the Prakriti *Sadi* and was later anglicized into *sari*.

Indian myths often use weaving as a metaphor for the creation of the universe. The *Sutra* or the spun thread was the foundation, while the *Sutradhara* or holder of the thread was viewed as the architect or creator of the universe.

1. **KANCHEEPURAM:** in India, silk has an elevated status because of its use in rituals and therefore there is a concentrated development of silk weaving in popular places of worship like Varanasi and Kancheepuram.

Weaving is done in Kancheepuram by *salgars*, a name derived from the Sanskrit *Salika*- a weaver. They claim descent from the sage Markanda, the weaver of gods. The throw shuttle loom is generally used and for complicated designs a simple jacquard is attached to the loom.

Kancheepuram silk saris are woven in intricate designs with gold thread in geometrical patterns and often with temple towers along the borders.

2. **TUSSAR SILK:** the eastern region of India continues to be the homeland of wild silk produced in the country. *Tussar*, a pleasant natural colored silk is a well-known silk from the hill tracts of North Eastern India. Representative here are Tussars with hand painted patterns.

3

3. **BANDHEJ:** the joy of buying a bandhni sari or scarf from a traditional shop is that the tightly knotted piece of finished fabric is untied in front of the customer and stretched out to reveal the magical beauty of its unique design.

Perhaps the most widely known tie-and-dye fabrics of India are the bandhej or bandhnis of Gujarat and Rajasthan, particularly of Jamnagar and Kutch in the former state and Jaipur and Udaipur in the latter. Unlike the Ikat, where tie-and-dye process precedes weaving, in Bandhni the finely woven fabric is knotted tightly with thread in a pattern of pin-point dots and dyed repeatedly to achieve a distinctive design.

4. **IKAT:** the technique by which the warp or weft or both can be tie-dyed in such a way that, when woven the 'programmed' pattern appears in the finished fabric.

There are three separate regional traditions of Indian ikat ranging from the dramatic designs of Gujarat *patola* to the finely flecked single thread ikat of Andhra Pradesh and the softer curvilinear style of Orissa *patola*.

5. **NARAINPET:** from Andhra Pradesh is the traditional weaving style using a combination of striking and bold colors.

THE SALWAR KAMEEZ COLLECTION (1) WITH EXOTIC ORNAMENTATION

The elegant Salwar-Kameez is of Central Asian heritage, although it has evolved into a distinctively Indian garment. This two or three piece garment is a long tunic worn over pants and accentuated with a long dupatta (the scarf). An ancient ensemble with contemporary application. Its romantic flair lends ease and grace to body movements while its magic conjures up images of the emperor of Mughal India and the magnificence of the Taj Mahal.

THE ODHINI COLLECTION

The odhini is a long scarf worn traditionally in all parts of India to modestly or stylishly drape it over the shoulders. In different regions, and also dependent on the style in which it is worn, it may be called an *odhini*, *dupatta* or *chunni*, *chador* or *davini*. In Rajasthani folk-lore it is not uncommon to convey a lady's sense of modesty by reference to the length of the cloth drawn out from over the head in front of the face. Many folk-songs resound with this sense of a lady's modesty by measuring it with the length of '*Ghungat*'.

Today the odhini has become a fashion accessory. This evening the odhins are worn with hand woven Ikat skirts to create a contemporary look. Some of the odhins display the art of:

1. **KANTHA:** embroidery of Bengal is done on layers of soft well-washed muslin or silk. The design is first traced and covered over with running stitches. The basic traditional designs in Kantha embroidery are geometric and the colors are usually red and black on a base of off-white.

2. **LAHARIYA:** is a special type of tie-dye which is distinctive to Rajasthan. The fabric is dyed in lines or bands in various colors running diagonally through the entire piece of cloth. These Lahariya pieces are known by their colors like *Panchrangi*(5 colors), *satrangi*(7 colors). These fabrics are used for turbans, saris and for skirts. A lahariya odhini may be dyed in contrasting or harmonizing colors.

THE SALWAR KAMEEZ COLLECTION OF GOSSAMER CHIFFONS, ORGANZAS AND TISSUES

The almost hallucinatory clarity and glare of the Indian light has encouraged the weaver and dyer to experiment with a dazzling range of colors, frequently combining two seemingly clashing shades to great effect. (Royal purple with shocking pink is *passee* in India). The parrot, peacock and lotus provide inspiration for motifs as well as colors. The Indian dyer was known for his superlative skills with vegetable and mineral dyes, and even today, the nuances available within each color from the unambiguous (primary reds, blues and greens) to the elusively subtle, (mist and mother of pearl) are quite breathtaking. The material, always light enough not to interfere with the fluidity of the drape, is another source of varied tactile delight - cottons, silks, cottons mixed with silk, muslins, chiffons, chinons, organzas, tissues and organdy - a variety of fabrics to fashion the increasing need of contemporary styles of Salwar Kameez. The modern career girls in India have eagerly adopted this mode of dress for its ease and comfort.

THE SKIRT/ BLOUSE/ STOLE COLLECTION

The skirt and blouse ensembles in this collection are fashioned from Matka silk from Orissa. The stoles are hand-painted with Tantric Motifs. This collection depicts a contemporary style - adapting Indian fabric to the western fashions.

THE LEHNGA COLLECTION

The ordinary dress of ladies consisted of three items the choli or blouse, the dupatta or veil and for the lower part of the body the '*ghaghara*' or '*lehnga*', skirt, which used to be rather full having many vertical pleats. The depiction of the lehnga in the Rajput and some of the Gujarati paintings establishes its antiquity.

In this collection we display, silks, cottons, velvets, and the art of "Decoration on Fabric". There can be no explanation for the initial urge to add embellishment to cloth, than the desire to bring color, design, vivacity and an identity to something which is plain and austere. Color gives character and conveys a message, design tells a story or serves a need, and pattern brings harmony.

In "Decoration on Fabric", we specially mention:

1. **MIRROR WORK:** garments embellished with mirror work incorporated within thread work, originated with the use of mica found in the desert. Its shiny brilliance suited the purpose of rendering the embroidery jewel-like, and giving the fabric a rich encrusted appearance.
2. **BROCADE BORDER:** India's fabric of dreams is the Benarasi brocade or the *Kinkhab*. Easily recognizable for its interweaving of exquisite silk and gold colored threads, it has the most attractive floral designs. The Benarasi brocades are without doubt India's most gorgeous and most fascinating silks.
3. **ZARDOZI WORK:** zardozi embroidery is the glittering, heavily encrusted gold thread work done by men and women in the major centers of Delhi, Jaipur, Benaras, Agra and Surat. Either real silver thread, gold-plated thread or an imitation which has a copper base gilded with gold or silver color, is used for the *zari*. Plain wire is called *badla*, and when wound around thread, it is called *kasav*. Smaller spangles are called *sitara*, and tiny dots made of *badla* are called *mukaish*.

Like applique, *gota* work involves placing woven gold cloth onto other fabric to create different surface textures. *Kinari*, as the word suggests, is the fringed or tasseled border decorations. Men and women of the Muslim community are highly proficient in this form of textile embellishment. *Zardozi*, a more elaborate version involving all sorts of gold threads, spangles, beads, seed pearls, wire and *gota*, is used to decorate wedding outfits, cushions, canopies and bags.

ABOUT THE DESIGNER:

Mayura Kumar grew up amongst India's rich art and culture, watching her artist mother's colorful strokes on canvas. She interpreted this in her own aptitude for fashion, style and color. After her Bachelor of Arts degree, she went on to train in fashion design from India's premier design institutes-National Institute of Design, Ahmedabad, and National Institute of Fashion Technology, New Delhi. She had a very successful career in fashion design and consultancy in India and worked for several Government and Private concerns. Now in the U.S.A, she continues to use her flair for fashion in designing and in consultancy.

CREDITS

Show production/Garment Design: Mayura Kumar
(Fashion Designer/Consultant)
703-760-9381

Master of Ceremony: Monica Samtani
301-424-5207

Choreographer: Mark Pickering
703-242-3749

Models: John Casablanclas Model&Talent
Mgmt.

Professionals: Terry Groman, Booking Agent.
249 South Van Dorn Street
Alexandria, VA-22304
Bianca Jacobs, Emily Jolly
Susanne Kepner, Jennifer

Croghan: Christy Spiker, Stephaine Soloman
Masia Kusina, Brooke Goldberg
Geeta Oberoi, Ayooma Rudy
Geetanjali Dheer, Monica Singh
Savita Chowdhry, Varsha
Aline Lalmangaihi(grade 11)
Sailopari Sailo (grade 8)

Volunteers: Eleanor Leung
703-823-9523

Fashion Jewelry: Neha Bhavsar
703-818-0865
Shivina Kumari
301-897-8336
Simi Bhandari

Additional Garments Courtsey of: Sulraj International
703-760-9381

Fashion Accessories: Twilight DJ's
703-913-0130

Sound/Disc Jockey/Equipment:

Music Selection:
Lighting&Equipment:
Hair Stylists:

Make up Artist:

Backstage Helpers:

**Volunteers Indian Embassy
Wives Association:**

**Vishal Harnal, Raj Dhingra, Neil
Mayura Kumar, Maanic Shergill
M.T.S Productions&Twilight DJ's
Partners Hair Design
6701 Lowell Ave, Mclean, VA-22101
Reginald Laws 703-734-9680
Jackie Davis, Deidre Castro
Carol Laws, Eileen Mcneanu
Nancy Masano
703-734-9680
Simi Bhandari, Sonu Sharma**

**Jitendra Kumari, Manni Suri
Meera Balarajan, Rashmi Handa
Padma Mishra, Samyukta Rao
Surabhi Mathur, Maanic Shergill
Ranjana Sathyamurthy**

TALKING POINTS ON TRADE

- THE URUGUAY ROUND TRADE AGREEMENT, WHEN FULLY IMPLEMENTED, REPRESENTS A TREMENDOUS OPPORTUNITY FOR GLOBAL SUPPLIERS OF FINANCIAL SERVICES, INCLUDING THE INSURANCE INDUSTRY.
- IF FULLY IMPLEMENTED, THE AGREEMENT WILL GIVE INTERNATIONAL INSURERS, BROKERS, AND REINSURERS (1) FREEDOM OF ACCESS TO GATT MEMBER MARKETS; (2) FREEDOM TO ESTABLISH APPROPRIATE BUSINESS OPERATIONS IN MEMBER COUNTRIES; (3) FREEDOM FROM DISCRIMINATORY REGULATION AND TAXATION; AND (4) FREEDOM FROM HARASSMENT THROUGH PROCEDURAL TRANSPARENCY AND ACCESS TO DISPUTE RESOLUTION.
- BUT THE U.S. WILL NOT IMMEDIATELY IMPLEMENT THE SERVICES AGREEMENT IN THE AREA OF FINANCIAL SERVICES, BECAUSE OF THE POTENTIAL "FREE RIDER" PROBLEM. IN DECEMBER, 1993 IN GENEVA, AT THE VERY END OF NEGOTIATIONS, A CRITICAL MASS OF COUNTRIES FAILED TO COME FORWARD WITH ADEQUATE MARKET-OPENING OFFERS IN THE FINANCIAL SERVICES AREA. WE CANNOT ACCEPT FREE-RIDERS IN FINANCIAL SERVICES -- WHERE WE OPEN OUR MARKET BUT OTHER COUNTRIES KEEP THEIR MARKETS CLOSED. HOPEFULLY, ALL MEMBERS OF THE NEW WORLD TRADE ORGANIZATION WILL MAKE ADEQUATE COMMITMENTS TO OPEN UP THEIR FINANCIAL SERVICES MARKETS. THE AGREEMENT PROVIDES FOR A TWO-YEAR WINDOW OF NEGOTIATIONS, AND WE WILL SEE WHETHER OTHER COUNTRIES COME FORWARD.

- ON TIMING FOR THE IMPLEMENTING BILL, LAST WEEK THE SENATE FINANCE COMMITTEE STAFF BEGAN THE PROCESS OF WALKING THROUGH THE BILL TO IDENTIFY AREAS OF SUBSTANTIVE AGREEMENT AND DISAGREEMENT. I EXPECT THIS PROCESS WILL CONTINUE FOR ANOTHER 3 - 4 WEEKS. THE HOUSE WAYS AND MEANS COMMITTEE IS SOMEWHAT FARTHER ALONG IN CONSIDERING PARTS OF THE BILL.
- A MAJOR SUBSTANTIVE CONCERN IS THE ADMINISTRATION'S APPARENT DESIRE TO LINK TRADE WITH ENVIRONMENTAL AND LABOR RIGHTS ISSUES IN FUTURE NEGOTIATIONS. REPUBLICANS STRENUOUSLY OPPOSE THIS. IT IS BAD POLICY, AND IT WOULD OPEN UP A WHOLE PANDORA'S BOX OF TRADE RETALIATION: CONCEIVABLY, IF COUNTRY A DISLIKED COUNTRY B'S ENVIRONMENTAL PRACTICES, COUNTRY A COULD RETALIATE AGAINST COUNTRY B'S INSURANCE COMPANIES OPERATING IN COUNTRY A. THERE ARE PLAINLY BETTER WAYS THAN PROTECTIONISM TO PURSUE GLOBAL ENVIRONMENTAL AND LABOR RIGHTS ISSUES.
- PAYING FOR THE IMPLEMENTING BILL REMAINS A MAJOR HURDLE. REPUBLICANS REMAIN STEADFASTLY OPPOSED TO A WAIVER OF THE BUDGET RULES. AS ONE LIBERAL MEMBER [PETE STARK] OF THE HOUSE SAID LAST WEEK, IF THE GATT DESERVES A WAIVER, THEN HEALTH CARE REFORM IS EVEN MORE DESERVING. THIS IS EXACTLY THE SLIPPERY SLOPE THAT WE WOULD FACE IF WE AGREED TO WAIVE THE BUDGET RULES.



VIA FACSIMILE

Washington D.C. site
TBD
12 -
~~11:45 am - 12:30 pm~~ PR
~~5:45 pm - 6:30 pm~~

AEGON USA, Inc.

honorearium

1111 North Charles Street
Baltimore, Maryland 21201
Telephone: 410-576-4571
FAX: 410-347-8685

May 13, 1994

The Honorable Robert Dole
ATTN: Tyler Garvin
United States Senate
Washington, D.C. 20510

Dear Ms. Garvin:

This letter is a follow-up to my telephone call on the 12th. We will be delighted if Senator Dole can give the AEGON University a 20-30 minute presentation on a topic of his choice on June 19th. I cannot give you a specific place for the event, but it will be in downtown Washington, D.C. I've included an option for either a luncheon or dinner presentation. Additional details are provided in the enclosure.

In the past our small PAC has given primarily to Republican Senatorial candidates. We would be honored to either give funds to Senator Dole's campaign, Republican Senatorial candidates, or a charity of the Senator's choice.

I look forward to your response.

Very truly yours,

Woodrow E. Eno

Woodrow E. Eno
Vice President
Government Relations
and Compliance
(410) 576-4519

WEE:jlf

Enclosure

c: Carol Steckel

5.16
Kyl
copy to me



AEGON USA, Inc.

AEGON UNIVERSITY

DATE: Sunday, June 19, 1994

TIME: 11:45 A.M. - 12:30 P.M. or 5:45 p.m. - 6:30 p.m.

PLACE: Downtown D.C.

GROUP: AEGON University - 50 top insurance executives from Holland, Spain, England, Hungary and the U.S.

SPONSOR: AEGON USA, Inc. -- an insurance holding company, part of the AEGON nv multinational insurance group, with over \$20 billion of assets in the U.S.

SUGGESTED TOPICS: Updates on U.S. tax laws, the deficit, health care reform, or U.S. competitiveness in the world.

PROGRAM: AEGON University is a one-week executive development program that will be held at Loyola University in Baltimore the week before, and the D.C. trip culminates the visit to the U.S.

POINT OF CONTACT: Woody Eno (410) 476-4519
Vice President, Government Relations and Compliance