FORM 3

U.S. SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

| <table> <s></s></table> | <c></c> | <c></c> | <c></c> | | | | |
|---|--|--|---|--|-------------|--|--|
| 1. Name and Address RIF Capital Inc. (Last) (First) (| of Reporting Person Staten (M (Middle) 09 | on* 2. Date of Event I nent Trad Ionth/Day/Year) I 1/24/96 | Requiring 4. Issuer Nan | ne and Ticker or 6. of Original poration (IUFC) (Month | n/Day/Year) | | |
| Price Waterhouse C | entre 3. I | RS or Social Security | Person to Issuer | 7. Individual or J | oint/ | | |
| (Street) St. Michael Barba | Person (V dos WI | - Number of Reporting (Check all applicable) Group Filing (rson (Voluntary) Director x 10% Owner applicable line) x Form filed by Officer Other One Reporting | | | | | |
| (City) (State) | (Zip) | (give title below) | below) Form fil | erson ed by e g Person | | | |
| | TABLE 1 NO | N-DERIVATIVE SEC | CURITIES BENEFICIAL | LY OWNED | | | |
| 1. Title of Security (Instr. 4) | Benefic (Instr. 4) | ially Owned I Indirect (I (Instr. 5) | 3. Ownership Form: Direct (D) or Bend Ownership (In | eficial str. 4) | | | |
| Common Stock | | | D | | | | |
| *If the form is filed by Reminder: Report on a | | | | | | | |

 | | beneficially owned direct | etly or indirectly. (8/96) | (Over) || | | | | | |

| <s></s> | <c></c> | <c></c> | <c:< th=""><th>></th><th><c></c></th><th><c></c></th><th></th><th></th></c:<> | > | <c></c> | <c></c> | | |
|---|--|--|--|---|--|-----------------|--|--------|
| 1. Title of Derivativ (Instr. 4) | Exercisable Expiration Dat (Month/Day/ Year) | and Securi re Derivativ (Instr. 4) | ive Security) Price Deri- | | sion or xercise f Deriv ive urity: | ship Form of | Owner- 6. Nat Beneficial Ow (Instr. 5) | |
| | Date Expira- Exercis- tion able Date | Title | Amount or | | Direct (D) or Indirect (Instr. 5) | et (I) | | |
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| Explanation of Resp | oonses: | | | | 10/01 | | | |
| **Intentional missta Violations. See 18 | | | | | Criminal **Signa | ture of Re | eporting Person | Date |
| Note: File three copies of this form, one of which must be manually s If space provided is insufficient, See Instruction 6 for procedure. | | | | | | | (8/96) | Page 2 |
| | | | | | | | | |

 (Pri | nt or Type R | esponses) | | | | | |