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**NEWS SUMMARY**

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See “Fertility Doctor on Trial,” page 3.

INTERNATIONAL 3-13

Prosecutors Pursue Bin Laden Web of Terror

Federal prosecutors, in a series of little-noticed court filings, have painted the most detailed picture yet of how Osama bin Laden directed what they depict as a worldwide terrorism conspiracy. The government has charged Mr. bin Laden with conspiring to attack Americans, specifically in the embassy bombings in Tanzania and Kenya. 1

New Leader After Ecuador Coup

The vice president of Ecuador assumed the presidency after the armed forces chief of staff announced that he was dissolving the junta he briefly led in Latin America's first military coup in more than a decade, apparently responding to international concern about preserving constitutional rule. 1

Russian Replaces Troop Leader

Russia's acting president, Vladimir Putin, signed an order replacing the commander of Russia's Interior Ministry troops, which have the main responsibility for clearing Grozny of Islamic militants. 10

Guatemalan Arrests for Murder

Police in Guatemala arrested two military officers, retired Col. Byron Disrael Lima Estrada and his son Capt. Byron Lima Oliva, and charged them with homicide in the death of Bishop Juan Jose Gerardi, who was beaten to death in 1998. 12

Turkish Terrorism Search

Turkish police officers searching for victims of a religious-oriented terrorist group found four bodies buried beneath a villa in Konya, bringing the total exhumed so far to 17. 9

3 Held for Killing Serb

Three men have been arrested in the slaying last weekend of Serbia's most notorious militia leader, Zeljko Raznatovic, known as Arkan, the Belgrade police said. Two of the suspects were said to be policemen fired or suspended for links to the underworld. But the police refused to talk about the possible motive for the killing of Mr. Raznatovic, who was under indictment by the international war crimes tribunal for atrocities committed during wars in Croatia and Bosnia. (AP)

NATIONAL 14-22

Health Care a Top Priority Of Many State Legislatures

At a time when Congress is stuck on many critical health care questions, some state lawmakers say they feel as if they are bearing the brunt of the burden, struggling to fill the most gaping holes in the medical system. They cannot wait for Congress, the legislators say. 1

Down to the Wire in Iowa

Seven presidential contenders scattered across the flatlands of Iowa in a chase for the unsure and the uncommitted before voters finally have their say in this state's precinct caucuses tomorrow. It is the first crucial test of the 2000 primary season. 1

Religion Called Central to Bush

When Gov. George W. Bush said in a debate among Republican presidential hopefuls that Jesus Christ was his favorite political philosopher, people who know him were not surprised. The governor's religious beliefs are a central pillar of his life and critical to his vision for the nation and the way he would govern. 16

State Courted Abortion Case

A Nebraska law that bans a late-term procedure its opponents call partial-birth abortion will be reviewed by the Supreme Court, in part, because officials in that conservative state aggressively sought the legal challenge. 14

Family Values, Cuban Style

The grandmothers of Elian Gonzalez said in an interview the boy belongs in Cuba, where he has a father and a family who love him, the familiar streets where he played and the school where his first-grade classmates have kept his chair empty, awaiting his return. 14

Congress Aims to Please

With the year's elections foremost on their minds, Republicans and Democrats return to Capitol Hill tomorrow ready to announce a set of crowd-pleasing initiatives, few of which Congress is likely to pass. 15

Governor Bush is amassing examples of twisted verbiage and oratorical bloopers that bring to mind his famously tongue-tied father. 19

NEW YORK/REGION 25-31

A University Is Transformed By a Deadly Dormitory Fire

In trying to determine the cause of a deadly dormitory fire at Seton Hall University, a task force led by the Essex County prosecutor has set out to interview hundreds of students roused from Boland Hall that morning, including the dozens who were injured. 1

Fertility Doctor on Trial

Dr. Niels H. Lauersen, a well-known gynecologist and fertility expert, goes on trial tomorrow in an unusual insurance fraud case. He is accused of billing insurance companies for fertility surgeries for women who could not otherwise get pregnant. 25

An Appeal to Conservatives

Mayor Giuliani has found that when it comes to financing a race for the Senate, a formidable asset is his likely opponent, Hillary Rodham Clinton, known in his fund-raising letters to conservatives as ''champion of every left-wing cause you can imagine.'' 25

Architectural Jolt Is Planned

Hoping to provoke more cutting-edge design in New York City, Cooper Union and Ian Schrager Hotels have chosen a team of innovative European architects for a new hotel and theater on Astor Place. 27

NEEDIEST CASES 26

OBITUARIES 32-33

Ruhiyyih Rabbani

The New York-born woman who became the pre-eminent member of the Bahai faith after the death of her husband, the last official leader of the faith. She was 89. 32

Frances Messersmith Miner

A naturalist who for 43 years nurtured tulips, radishes and children at the Brooklyn Botanic Garden, she was 94. 33