

Cover, Headline S/01. This placeholder shows you the

Caption, Headline S/02.

This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose

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Financial Highlights	3
To Our Shareholders	4
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Directors & Officers	12

Text, Headline S/05. This placeholder shows you the font selection.

Text S/06. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace.

Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a (100) word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu.

To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to (200) replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page

Text, Headline S/05. This placeholder shows you the font selection.

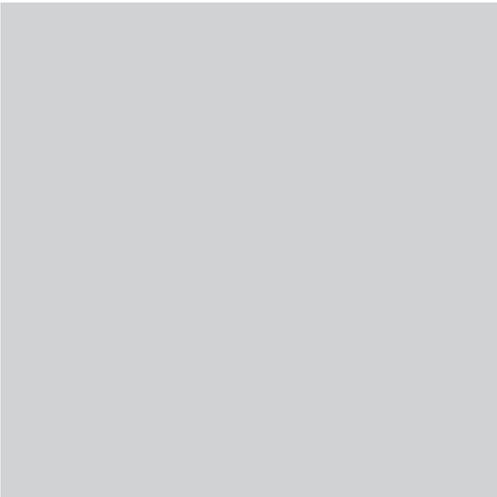
Text S/06. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace.

Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a (100) word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu.

To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to (200) replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning (300) of the text you want to replace. Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in (400) the Type menu.

To insert your own text, move the mouse pointer until the I-beam is at the beginning



Gutter Text
S/07. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page

of the text you want to replace. Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style (500) and the intended page position.

Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text

you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to (600) select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace.

Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click (700) to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text (800) you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph,

Caption, Headline S/02. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use

choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is (900) at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (1000).

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Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a (1100) word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu.

To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to (1200) replace and release the mouse button. When you begin typing, the selected text will be overwritten.

Caption, Headline S/02. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use

Figures, Headline S/08. This placeholder shows you the font selection,

Text S/09. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to

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(Ctrl + 3) command in the Type menu.

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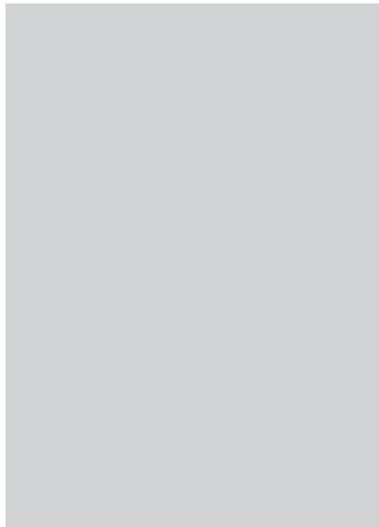
Financial, Subhead A S/10

To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story.

This placeholder shows you the font selection, size, and alignment of the text used with this Style (500) and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace.

Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to (600) select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu.

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Gutter Text
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Financial, Subhead A S/10

When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

FINANCIAL, SUBHEAD B S/11

Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is (900) at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to replace and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (1000).

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move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to replace and release the mouse button.

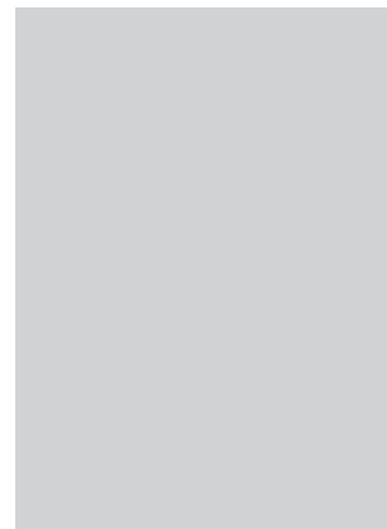
When you begin typing, the selected text will be overwritten. Double-click to select a (1100) word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu.

To insert your own text, move the mouse pointer until the I-beam is at the beginning of the text you want to replace. Drag the mouse until you reach the end of the text you want to (1200) replace

and release the mouse button. When you begin typing, the selected text will be overwritten. Double-click to select a word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story.

FINANCIAL, SUBHEAD B S/11

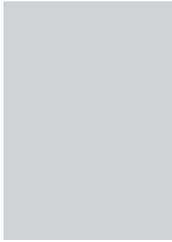
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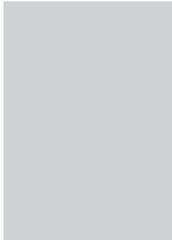
Gutter Text S/07. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

Figures, Headline S/12. This placeholder shows you the font selection.

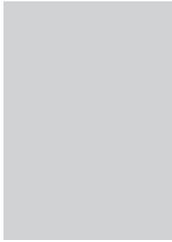
Figures, Column Heads S/13	1999	1998	1997	1996	1995
Figures, Subhead S/14:					
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Total S/16	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Subhead w/Ln S/17:					
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Total S/16	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Subhead w/Ln S/17:					
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Total S/16	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Subhead w/Ln S/17:					
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Total S/16	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000



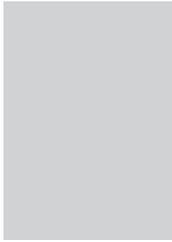
*Caption Text S/18.
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shows you the font*



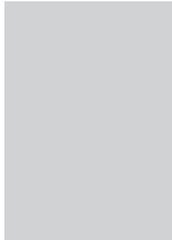
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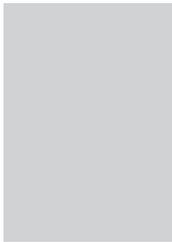
Caption Text S/18.



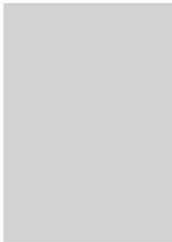
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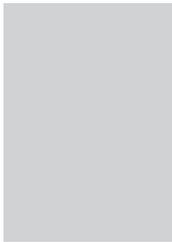
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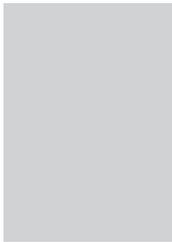
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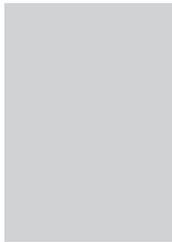
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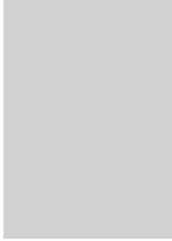
Caption Text S/18.



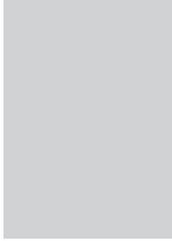
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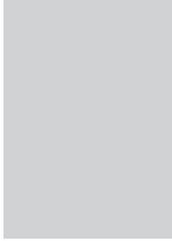
*Caption Text S/18.
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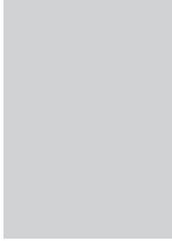
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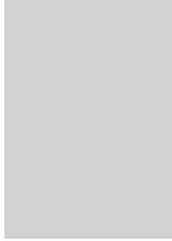
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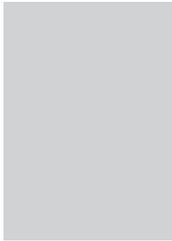
Caption Text S/18.



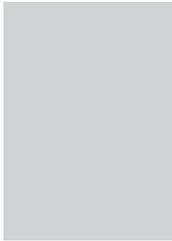
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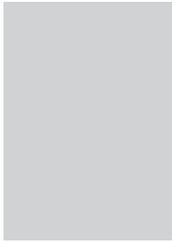
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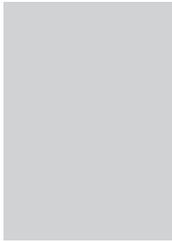
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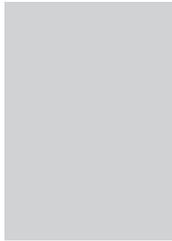
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Caption Text S/18.



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shows you the font*



*Caption Text S/18.
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Back Cover, Text S/19

11475 Example Drive, Bldg. 4, Suite 200