

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

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 "Select all" from...

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Financial Highlights	3
To Our Shareholders	4
The Year In Review	6
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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 position.

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.

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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



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.

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 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.

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...

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.

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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, 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.

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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.

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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...

Figures, Headline S/08. This placeholder shows you the font selection, size, and alignment of the text.

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 replace and release the mouse button.

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Drag the mouse until you reach the end of the text you want to replace and release the mouse

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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.

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Gutter Text S/07. This placeholder shows you the font selection.

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.

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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).

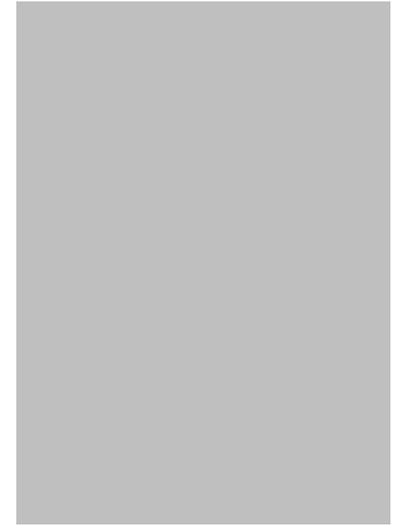
This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is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

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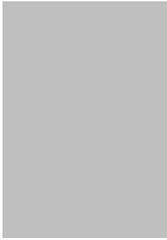
Gutter Text S/07. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

SECTION TITLE

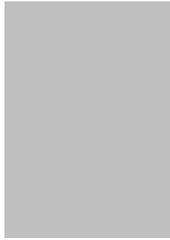
Figures, Headline S/12. This placeholder shows you the font selection.

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

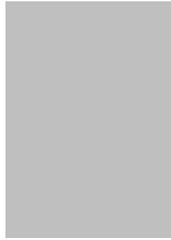
Directors & Officers S/12



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



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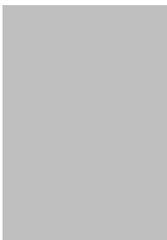
*Caption Text S/18.
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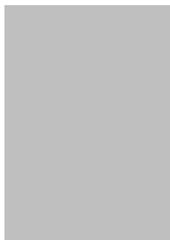
*Caption Text S/18.
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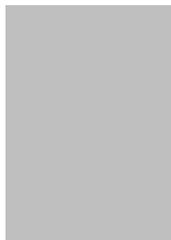
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shows you the font.*



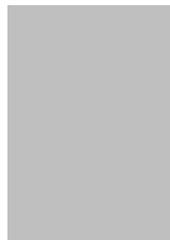
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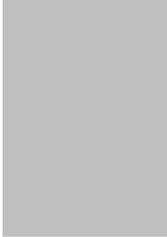
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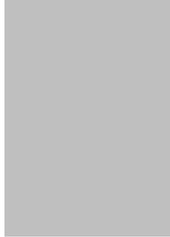
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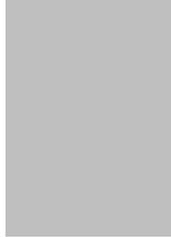
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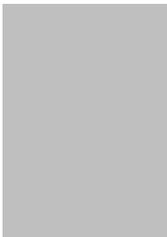
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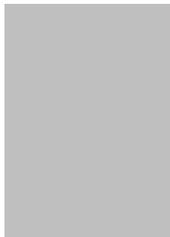
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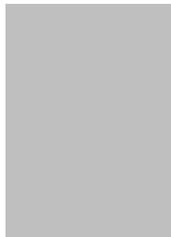
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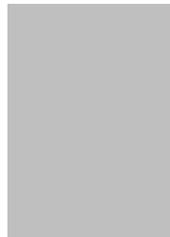
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Back Cover, Text S/19

11475 Example Drive, Bldg. 4, Suite 200

Your City, ST 12345-6789