

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

CONTENTS S/19

Contents, Text	S/04
Financial Highlights	3
To Our Shareholders	4
The Year In Review	6
Financial Report	8
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

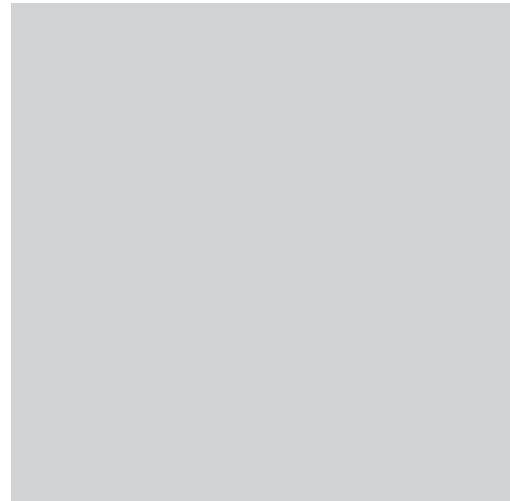
choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

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).

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 (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 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.

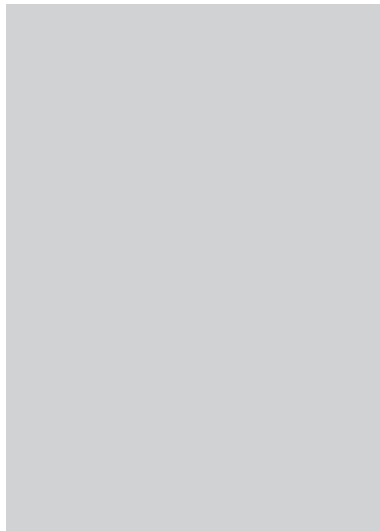
Financial, Subhead A S/10

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.

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



Gutter Text
S/07. This placeholder shows you

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.

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.

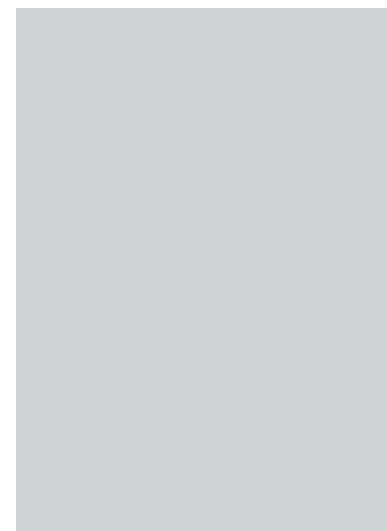
When you begin typing, the selected text will be overwritten. Double-click to select a (1100) word, triple-click to select a paragraph, choose “Select all” (Ctrl + A) from the Edit menu to select the entire story. This placeholder shows you the font selection, size, and alignment of the text used with 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

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 (1300) 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.



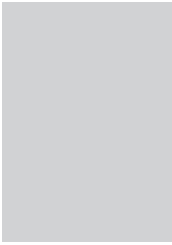
Gutter Text S/07. This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position.

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

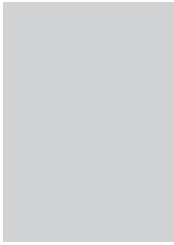
Figures, Column Heads S/13	1999	1998	1997	1996	1995
Figures, Subhead S/14:					
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	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
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, Headline S/12. This placeholder shows you the font selection.

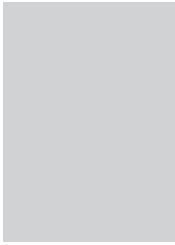
Figures, Column Heads S/13	1999	1998	1997	1996	1995
Figures, Subhead S/14:					
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000	4,000	3,000	2,000	1,000
Figures, Text S/15	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
Figures, Text S/15	5,000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



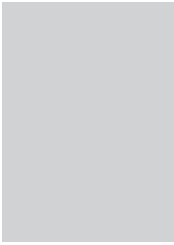
*Caption Text S/18.
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shows you the font*



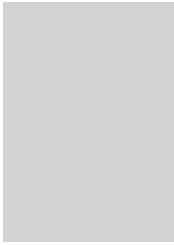
*Caption Text S/18.
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shows you the font*



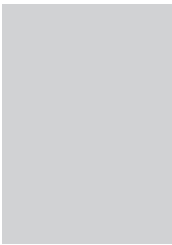
Caption Text S/18.



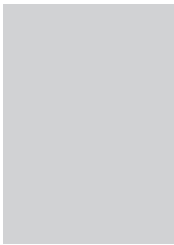
*Caption Text S/18.
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shows you the font*



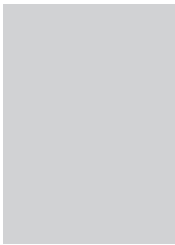
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This placeholder*



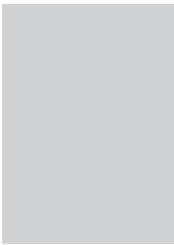
*Caption Text S/18.
This placeholder
shows you the font*



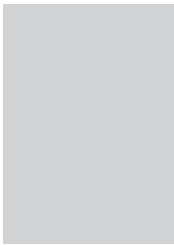
*Caption Text S/18.
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shows you the font*



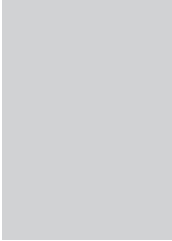
Caption Text S/18.



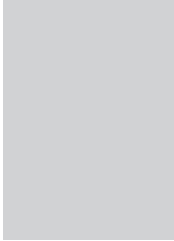
*Caption Text S/18.
This placeholder
shows you the font*



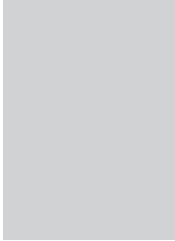
*Caption Text S/18.
This placeholder*



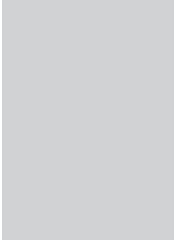
*Caption Text S/18.
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shows you the font*



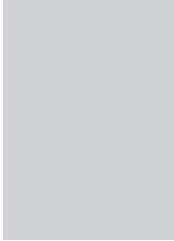
*Caption Text S/18.
This placeholder
shows you the font*



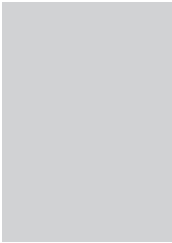
Caption Text S/18.



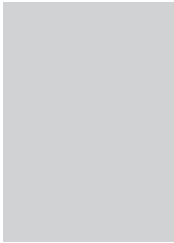
*Caption Text S/18.
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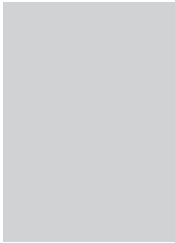
*Caption Text S/18.
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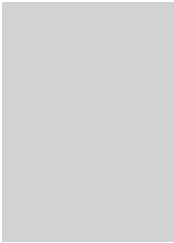
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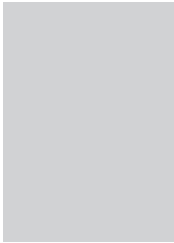
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shows you the font*



Caption Text S/18.



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



*Caption Text S/18.
This placeholder*

Back Cover, Text S/19

11475 Example Drive, Bldg. 4, Suite 200