

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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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 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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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



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.

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, 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



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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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.

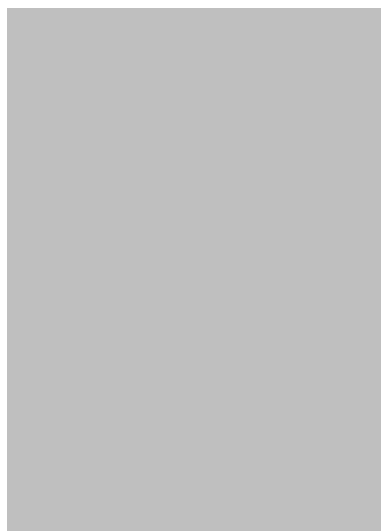
Financial, Subhead A S/10

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



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).

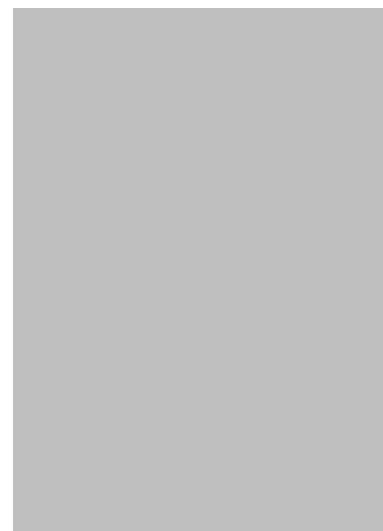
This placeholder shows you the font selection, size, and alignment of the text used with this Style and the intended page position. Use it as is or to edit this style, choose the “Define styles...” (Ctrl + 3) command in the Type menu. To insert your own text, move the mouse pointer until the I-beam is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

# SECTION TITLE

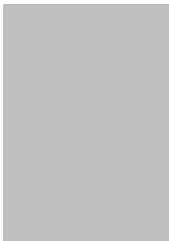
Figures, Headline S/12. This placeholder shows you the font selection.

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
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

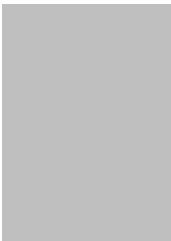
Figures, Headline S/12. This placeholder shows you the font selection.

Figures, Column Heads S/13	1999	1998	1997	1996	1995
<hr/>					
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, Text S/15 .....	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
<hr/>					
Figures, Total S/16					
<hr/>					
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, 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
<hr/>					
Figures, Total S/16.....	\$ 500,000	\$ 400,000	\$ 300,000	\$ 200,000	\$ 100,000
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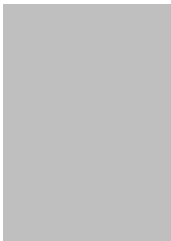
Directors & Officers S/12



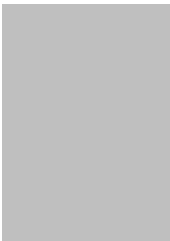
*Caption Text S/18.  
This placeholder  
shows you the font  
selection.*



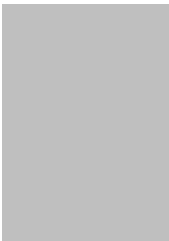
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This placeholder  
shows you the font  
selection.*



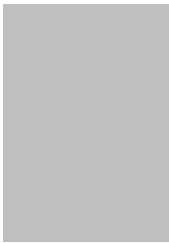
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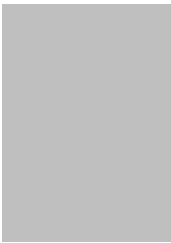
*Caption Text S/18.  
This placeholder  
shows you the font  
selection.*



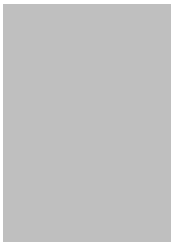
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This placeholder  
shows you the font.*



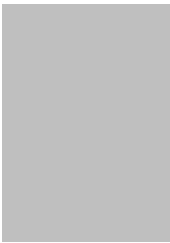
*Caption Text S/18.  
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shows you the font  
selection.*



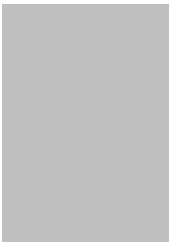
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shows you the font  
selection.*



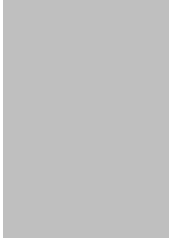
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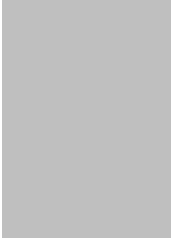
*Caption Text S/18.  
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selection.*



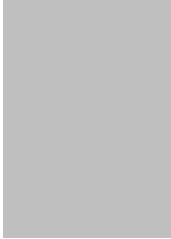
*Caption Text S/18.  
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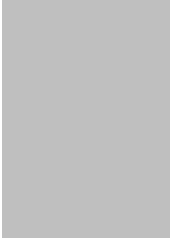
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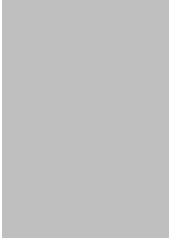
*Caption Text S/18.  
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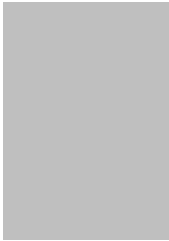
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This placeholder.*



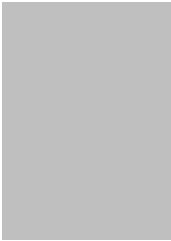
*Caption Text S/18.  
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shows you the font  
selection.*



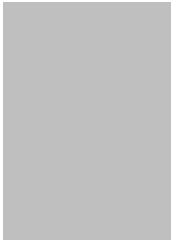
*Caption Text S/18.  
This placeholder  
shows you the font.*



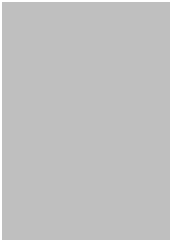
*Caption Text S/18.  
This placeholder  
shows you the font  
selection.*



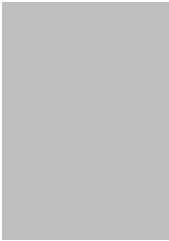
*Caption Text S/18.  
This placeholder  
shows you the font  
selection.*



*Caption Text S/18.  
This placeholder.*



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



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



Back Cover, Text S/19

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