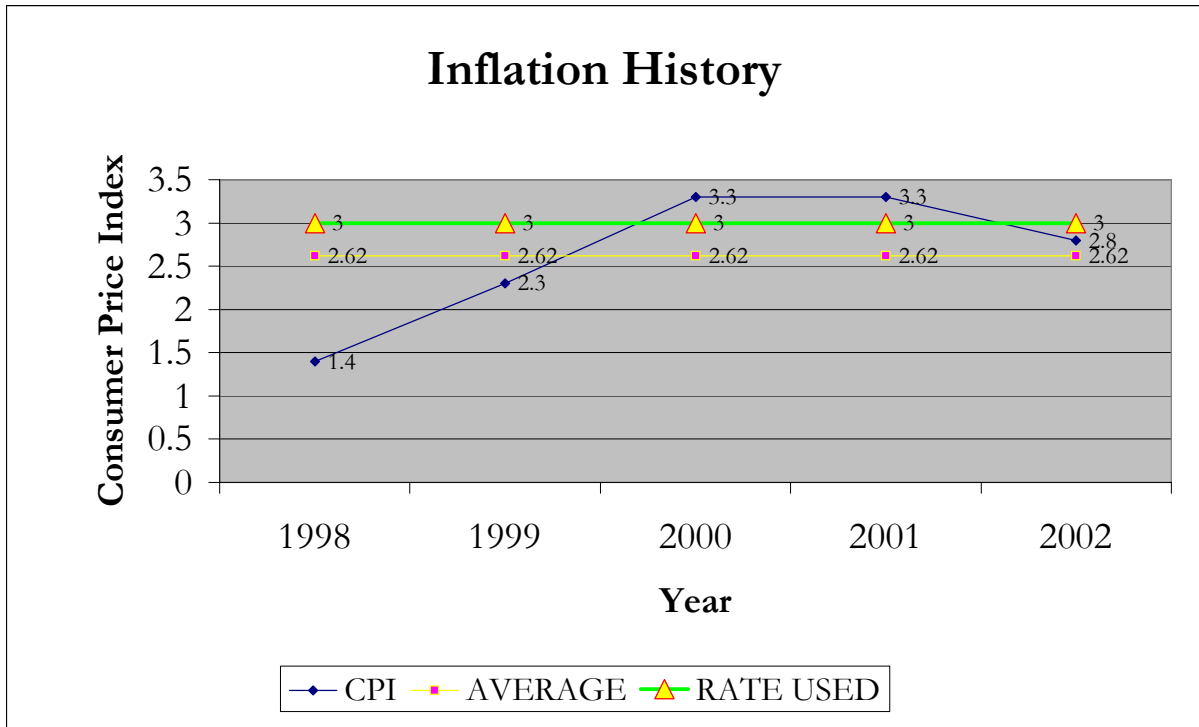


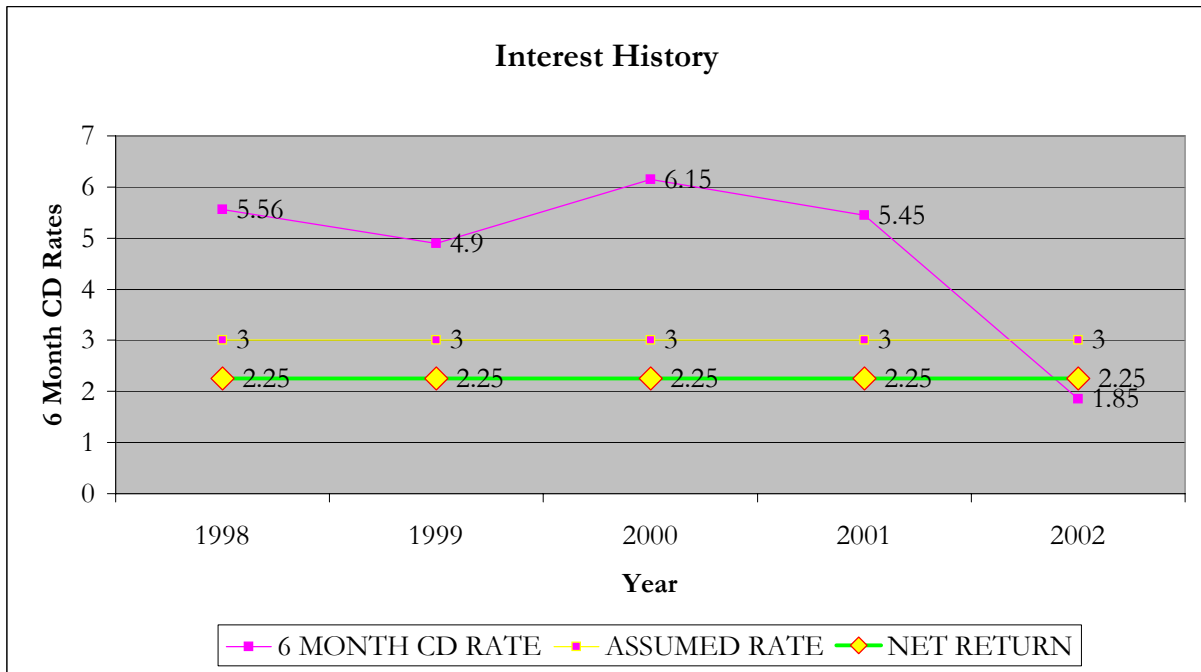
INVESTMENT RETURN and INFLATION ANALYSIS

12.26.2003



YEAR	1998	1999	2000	2001	2002
CPI	1.4	2.3	3.3	3.3	2.8
AVERAGE	2.62	2.62	2.62	2.62	2.62
RATE USED IN REPORT	3	3	3	3	3

Info Source:
U.S. Department of Labor
Bureau of Labor Statistics



YEAR	1998	1999	2000	2001	2002
6 MONTH CD RATE	5.56	4.9	6.15	5.45	1.85
ASSUMED RATE	3	3	3	3	3
NET RETURN ON INVESTMENT	2.25	2.25	2.25	2.25	2.25

Info Source:
U.S. Department of Labor
Bureau of Labor Statistics