



DISCLOSURE

A PRMARK Company

GUIDE TO DATABASE ELEMENTS

SEC Database

QUALITY

FLEXIBILITY

Insider Trading

Financial Data
Service

COMPANY NEWS

Filings and Annual Reports

Timeliness

EARNINGS ESTIMATES

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Reliability
RESEARCH REPORTS

Guide to Database Elements

SEC Database

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Purpose of Guide

INTRODUCTION

This Guide to Database Elements is intended to help users of the Disclosure SEC Database understand the approximately 250 fields of information in the Database. The information contained here is divided into three main categories: Corporate Resume information, Textual information and Financial information. Supplemental sections on Institutional and Insider Ownership data and IBES Earnings Estimate data are also included.

Resume information contains company identification items such as Name and Address. Textual information includes such items as the Full-Text of the Management Discussion and the complete list of Company Officers and Directors. The third category, Financial information, includes Annual and Quarterly Balance Sheets and Income Statements and Pricing/Earnings data.

The following data element definitions are explanations of the templation process used to capture the data. Consult these definitions to better understand the company financial statements and other fields contained in the Database.

DATABASE DEFINITION & INCLUSION CRITERIA

The Disclosure SEC Database is a file of business and financial information about virtually all public companies in the United States. Primarily compiled from documents filed with the U.S. Securities and Exchange Commission (SEC), the Database contains a wide range of identification, management and financial data.

To be included in the Database, a company must provide direct goods or services and file with the SEC or other government agencies. The SEC guidelines require that a company:

- A: be listed on a national securities exchange or trade securities Over-the-Counter;
- B: have at least 500 shareholders of one class of stock; or
- C: have at least \$5 million in assets.

New companies are included after the appropriate registration statements have been filed with the SEC. To remain in the Database, a company must have filed either a 10-K or 20-F or another significant financial document within the past 18 months.

Companies are excluded from the Database if they do not provide direct goods or services; i.e., management investment companies, mutual funds, real estate investment trusts, limited partnerships and oil or gas drilling funds.

CUSTOMER SERVICE & SUPPORT

Should you have any questions regarding search strategy, Database content, or other Disclosure products or services, please do not hesitate to contact Disclosure Customer Service toll-free at 800-843-7747.

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SECTION A

Corporate Resume Information

This section contains data elements defining corporate identity. Items include the company address, identification numbers such as CUSIP, Forbes, Fortune, and D-U-N-S numbers, a brief description of business, number of employees and shareholders and the date of the latest annual and quarterly financial data.

COMPANY NAME

Up to 50 characters in length, "INC," "CORP," "CO," and "LTD" are always abbreviated as such with no periods. The only punctuation symbol allowed in the Company Name is an ampersand (&) when it appears as part of the Company Name. If the company's name begins with the article "A" or "THE," that article is ignored.

CROSS REFERENCE NAME

The Cross Reference field indicates a previous company name for the company.

Example:

ABC BANCORP

DISCLOSURE CO NO: A030900000

CROSS REFERENCE: WAS ABC HOLDING CO

If a company was merged or bought out, the new company name will be listed in the status field.

COMPANY STATUS

Controlled vocabulary is used in this field to indicate the trading status of a company. The company can either be Active or Inactive. An Active identifier indicates the company is actively trading securities. If an inactive Indicator is present, then it will be followed by a substatus explanation. The Inactive substatus options are: (Note: Future substatus identifiers may be added.)

- No Documents Filed Since MM/YY: This substatus applies when no other explanation for inactivity can be identified.
- Merged With XYZ Corp. to Form ABC Corp., MM/YY: This identifier is used when a company is involved in a merger and the merger results in the formation of a new company.
- Merged Into XYZ Corp., MM/YY: This substatus identifies companies that have merged into an already existing company.
- In Bankruptcy, MM/YY: This language is used to identify companies that have filed for and are in bankruptcy. Should the company emerge from bankruptcy, this status would be removed.

- Acquired by XYZ Corp., MM/YY: As opposed to Merged With, this substatus indicates when a company has been acquired by another entity. The entity may be a public or a private company.
- Name Changed to XYZ Corp., MM/YY: If a company has changed its name, this substatus will be used.
- Gone Private, MM/YY: This substatus applies when a company is no longer actively trading because they or another entity have taken the company private.

DISCLOSURE COMPANY NUMBER

Unique 10-digit number assigned by Disclosure to each company in the database. Usually, the Company Number consists of one alphabetic followed by nine digits. The alphabetic character is the same as the first letter of the company's name. If the company's name begins with the article "A" or "THE", the article is ignored when assigning the Company Number. If the company's name begins with a number, the first character is numeric (e.g., 20th Century Industries is assigned 2034650000).

STREET ADDRESS

Up to three 40-character lines expressing the Street Address of the company's principal office.

CITY

Up to 48 characters expressing the City of the company's principal office. Punctuation is not used (e.g., St Louis, not St. Louis).

FOREIGN CITY AND COUNTRY

Provides City and Country for principal office of non-U.S. companies.

STATE

Two character standard postal service abbreviations for the State of company's principal office. Non-U.S. companies contain the abbreviation FF.

ZIP CODE

Nine-digit Zip Code for the company's principal office.

TELEPHONE

Twelve-digit number with embedded hyphens for U.S. companies expressing the telephone number of company's principal office.

INCORPORATION

Two character standard postal service state abbreviation showing state of Incorporation for U.S. companies OR complete foreign country name of Incorporation for foreign companies.

EXCHANGE

Stock exchange on which company's common stock is traded.

Always expressed as one of the following:

NYS - New York Stock Exchange

AMS - American Stock Exchange

NMS - NASDAQ/National Market System

NDQ - NASDAQ/Non-National Market System

OTH - All Other Exchanges

TICKER SYMBOL

Up to six characters indicating the Ticker Symbol used in the trading of a company's stock. Currently, Disclosure prefaces a symbol with a "D." (e.g., D.AAA) when a company:

1. has not yet been assigned a permanent ticker symbol by an exchange;
2. is no longer traded on the American or New York Stock Exchanges (it may trade on another exchange), or
3. is not actively traded on any exchange.

The "D." pseudo-symbol is removed and replaced by an actual ticker symbol when the stock's trading status changes.

(Note: Effective May 1, 1998, Disclosure will discontinue the use of "D." tickers. Duplicate tickers across exchanges will be allowed, while non-trading companies will have a blank ticker field.)

FORTUNE NUMBER

This field is taken from Fortune magazine's Fortune 500 ranking of Industrial companies and the Fortune 500 ranking of Service companies. Fortune companies are ranked by sales; thus, the lower the Fortune number, the higher the company's sales. The Service 500 listing is divided into eight areas: Commercial Banking Companies, Diversified Financial Companies, Life Insurance Companies, Retailing Companies, Diversified Service Companies, Transportation Companies and Utility Companies. For unranked companies, NA is present.

FORBES NUMBER

This field is taken from Forbes magazine 500 listing. Up to four Forbes numbers may appear; one for each of the following criteria: Market Value (MV), Assets (AS), Profits (PR), and Sales (SA). For unranked companies, NA is present.

CUSIP NUMBER

A number containing up to 10-digits assigned by the Committee on Uniform Security Identification Procedures as a means of identifying each issue of securities.

(Note: Effective May 1, 1998, the Database will carry the primary, 9-digit CUSIP Number for each company.)

D-U-N-S NUMBER

Data Universal Numbering System, provided by Dun & Bradstreet Corp., is a method of uniquely identifying business "establishments." The D-U-N-S Number in the Disclosure Company Record designates the company's corporate headquarters.

SIC CODE(S) - PRIMARY AND OTHER

Standard Industrial Classification Code(s) created by the Office of Federal Statistical Policy & Standards within the U.S. Department of Commerce. SIC Codes categorize a company's area(s) of business activity. SIC Codes are four-digit numbers. Up to seven SIC Codes per company may be listed (one primary and six secondary). SIC Codes are assigned for all lines of business that account for five percent or more of a company's total net sales. Where there are multiple SIC Codes in a Company Record, they appear in descending order based on net sales. The 1987 codes are in use as of this printing.

The Primary code indicates the Company's primary line of business. The following rules apply when assigning SIC codes for either the Primary code or any of the Secondary codes:

1. Wholesale codes (versus retail or manufacturing) are assigned if a company distributes other companies' products or if a company distributes its own products.
2. For vertically integrated companies, the Primary Code is assigned according to the finished product(s) rather than the source materials.
3. Bank holding companies are assigned Primary Code 6712 and secondary code(s) for its subsidiary bank(s).
4. Non-bank holding companies are assigned a Primary Code representing the largest net sales segment. Code 6719 will be listed as the last secondary code.
5. All information referenced when assigning SIC codes is obtained from the most recent 10-K, 20-F, Annual Report to Shareholders, Registration Statement or other source documents. If segment sales figures are not reported in these documents, prioritization of codes is determined by the presentation of business activities and products in the appropriate section of the sourced document.

DESCRIPTION OF BUSINESS

Narrative description of company's area(s) of business. Abstracted primarily from Item 1 of the 10-K, Annual Report to Shareholders or 20-F, or from the initial Registration Statement for new public companies. To make identification of new public companies possible, this field will contain the phrase "new registrant" until the company files its first 10-K. Data is updated through attributable public relations sources, throughout the year.

CURRENT OUTSTANDING SHARES

Includes number of outstanding shares of common stock, all classes, whether voting or non-voting. Does not include warrants, options, convertible securities or preferred shares. Extracted from the cover page of Form 10-K, 10-Q or 20-F.

SHARES HELD BY OFFICERS & DIRECTORS

Total number of shares of common stock held by Officers and Directors of the company as a group, as reported in the Proxy Statement.

NUMBER OF SHAREHOLDERS

Number of holders of shares of common stock as reported in Item 5 of Form 10-K.

NUMBER OF EMPLOYEES

Number of employees of the company, including full and part-time workers, as reported in Item 1 of Form 10-K. Averaged for seasonal companies. The number of employees from consolidated subsidiaries for holding companies is not included.

FISCAL YEAR END

Indicates the ending date of the company's fiscal year. Expressed as two-character month/two-character day (MM/DD).

LATEST ANNUAL FINANCIAL DATE

Indicates the date of the annual financial statements from the most current 10-K, 20-F or Registration Statement from which Disclosure has collected data. The eight-digit number is expressed as MM/DD/YY.

LATEST QUARTERLY FINANCIAL DATE

Indicates the date of the quarterly financial statements from the most current 10-Q from which Disclosure has collected data. The eight character number is expressed as MM/DD/YY.

AUDITOR CHANGE

Indicates a change in the Certified Public Accountant that audits the company's financial statements and the reason for that change. This information is reported to the SEC in Form 8-K. The pertinent 8-K is cited in this data element. Once the new Auditor audits a financial statement like a 10-K or 20-F, the value in this field reverts to an NA.

AUDITOR

This field contains the Name of Certified Public Accountant (CPA) that audited the company's financial statements. Certain non-American registrants include a non-American auditor as well as a U.S. auditor. In this case, the U.S. auditor is entered in this data element and the foreign auditor is included in the Comments data element. The Auditor name is taken from the 10-K.

AUDITOR'S REPORT

This field contains two components that relate to the Certified Public Accountant's Report regarding the company's consolidated financial statements. The information is taken from the 10-K, 20-F, Annual Report to Shareholders or Registration Statement for new companies. The first component is controlled vocabulary that describes the Report. Depending on the type of Report, the second component, the original full-text of the Report, may follow.

The controlled vocabulary for the Auditor's Report follows:

Unqualified*

Indicates the financials provide a true and accurate representation of the company's financial situation.

Unqualified with Explanation

Indicates that the financials provide a true representation but some circumstances required an explanation (i.e., the adoption of a new accounting principle, Non-U.S. GAAP is being followed by the company).

Qualified

Indicates the financials provide a generally true and accurate representation of the company's financial situation, but with a specific exception.

Disclaimer

Indicates the CPA could not perform a complete audit and issue an opinion due to circumstances beyond its control (i.e., financials for prior year were lost, a major creditor would not release information, the CPA firm is related to the company in some way, etc.).

Adverse

Indicates a material misstatement of fact.

Unaudited

Indicates the financial statements were compiled but not audited by an Independent Accounting Firm.

* When this condition is present, the full-text of the Auditor's Report will NOT be present.

LEGAL COUNSEL

Name of the individual or firm responsible for handling the company's legal affairs. This information is reported in the Annual Report to Shareholders and/or in the annual Proxy Statement.

STOCK TRANSFER AGENT

Name of the individual or firm responsible for handling the company's stocks and securities and for keeping a record of each shareholder. The agent sees that certificates presented for transfer are properly cancelled and new certificates issued in the name of the new owner. This information is reported in the Annual Report to Shareholders.

SEGMENT DATA

Contained in this field is the sales and operating income for each line of business that accounts for at least ten percent or more of total revenues, provided the Company has reported this information in the appropriate 10-K or 20-F, Part I, Item I or Footnotes to Financial Statements.

FIVE YEAR SUMMARY

This table contains Sales, Net Income and Earnings Per Share values for the past five years, provided the Company has reported this information in the appropriate 10-K, 20-F or Footnotes. The Growth Rate for Sales, Net Income and EPS is expressed as a percentage. This number is calculated for each category using the following compounded growth rate formula, where Item(0Y) = Most Recent Year, also referred to as Year 5, Item(-4Y) = Oldest Year, also referred to as Base Year and n = Number of Years(5):

$$[\left(\frac{\text{Item}(0Y)}{\text{Item}(-4Y)}\right)^{1/n} - 1] * 100$$

SECTION B

Textual Data Fields

OFFICERS

Names, ages and titles for all Officers as reported in the company's 10-K, 20-F or Annual Report to Shareholders. Annual remuneration for the company's top five Officers (over \$60,000) is provided as reported in the Proxy Statement. Example: ALLEN, HOWARD/55/PRESIDENT/\$168,434. Data is updated through attributable public relations sources, throughout the year.

DIRECTORS

Names, ages and titles for all Directors, both inside and outside, and Nominees as reported in the company's Proxy Statement, 10-K, 20-F or Annual Report to Shareholders. Annual remuneration for the company's top five Officers who are also Directors (over \$60,000) is provided in the same format as Officers (see above). The effective date of the Proxy Statement is displayed at the top of the list of Directors. Data is updated through attributable public relations sources, throughout the year.

OWNERSHIP

Names of individuals, corporate entities or family groups that have significant power to exercise influence over corporate affairs or decisions of the company's stock or a combination of a management position and stock ownership. Percent of outstanding shares owned, as reported in Item 12 of Form 10-K, is also provided. Additionally, a table summarizing the ownership of the company by Financial Institutions, Five Percent Beneficial Owners and Corporate Insiders is given. For each of these five categories the date, number of owners, recent changes in stock ownership and number and percentage of stock owned is given. This information is gathered from Proxies, 13-Fs, 13-Ds, 13-Gs, 14-Ds and Forms 3, 4, and 5.

SUBSIDIARIES

Listing of the names of the Company's Subsidiaries, both direct and indirect, as reported by the registrant in Form 10-K.

Asterisks in this data element indicate hierarchical structure. Companies without asterisks are directly owned subsidiaries. Companies with one asterisk are subsidiaries of the first company above it with no asterisk. Companies with two or more asterisks are subsidiaries of the company directly above it with one less asterisk.

EXHIBITS

List of Exhibits attached to the company's documents filed with the SEC. If an Exhibit is attached to a document type other than Form 10-K, the appropriate document type and its effective date are shown in parentheses.

OTHER CORPORATE EVENTS

Abstracts of unscheduled material events reported to the SEC via Form 8-K or 10-Q. In certain cases, the information is incorporated in the appropriate data element (e.g., a change of auditor is indicated in the Auditor Change data element).

MANAGEMENT DISCUSSION

Full text of the Management Discussion and Analysis of Financial Condition and Results of Operations. Reported in Item 7 of Form 10-K or 20-F or in the Annual Report to Shareholders.

PRESIDENT'S LETTER

Full text of the President's letter as it appears in the Annual Report to Shareholders (ARS). Data may not be present for all companies as the ARS is not a required SEC filing document. Thus, not all companies make an ARS available. This is especially true for the smaller over-the-counter companies.

FOOTNOTES TO THE FINANCIAL STATEMENTS

The full text of the Footnotes to the Financial Statements appear exactly as reported in the annual Form 10-K. Information contained in the Footnotes includes detailed discussions of topics such as debt structuring, effect of foreign exchange rates, securities issued and bought, extraordinary items, schedules of depreciation and other accounting issues. Footnotes are included for all New York and American Stock Exchange companies, Fortune 1,000 firms and companies using the SEC's EDGAR filing system.

CORPORATE FILINGS

A tabular list of each document filed by the company with the SEC during the past 18 months, and its effective date. Documents in the table are listed in reverse chronological order (most recent first).

SECTION C

Financial Data Elements

PRELIMINARY EARNINGS DATA

Companies release their most important financial figures approximately 30 days after the end of each quarter or annual period. The preliminary data provides added data timeliness by capturing selected as-reported items that are reported by companies prior to the filing of 10-Q's and 10-K's. Electronic news feeds and press releases attributable to reporting companies are used as the source for gathering these 23 financial data items. Not all data items may be available for all companies and not all companies report preliminary earnings.

BASIC EARNINGS PER SHARE
PRIMARY EARNINGS PER SHARE
FULLY DILUTED EARNINGS PER SHARE
INCOME PER SHARE
COMMON SHARES OUTSTANDING

TOTAL SALES OR REVENUES
OPERATING PROFIT
PRE-TAX INCOME
NET INCOME

TOTAL CURRENT ASSETS
TOTAL ASSETS
TOTAL CURRENT LIABILITIES
TOTAL LIABILITIES
STOCKHOLDERS' EQUITY

BOOK VALUE PER SHARE
CASH FLOW PER SHARE
PRE-TAX EXTRAORDINARY GAIN (LOSS)
EXTRAORDINARY GAIN (LOSS)
GAIN (LOSS) FROM DISCONTINUED OPERATIONS
GAIN (LOSS) DUE TO ACCOUNTING CHANGE
WTD-AVG COMMON SHARES OUTSTANDING (BASIC)
WTD-AVG COMMON SHARES OUTSTANDING (PRIMARY)
WTD-AVG COMMON SHARES OUTSTANDING (FULLY DILUTED)

FINANCIAL STATEMENTS

Different industries (e.g., Manufacturers, Airlines, Bank Holding Companies, etc.) use varied terminology in their financial reporting. The following pages indicate the components of each financial category (line item) that appear in the Balance Sheet, Income Statement and Cash Flow Statement of different Company Records. Some of the components may be used by all types of companies, while others pertain only to the specific industries indicated in parentheses. Certain categories in the Balance Sheet and Income Statement are not broken down in detail and are taken in their entirety, such as "Raw Materials." The equations on the following pages (shown in bold) serve to illustrate checks and balances or totals within the different areas of the Balance Sheet, Income Statement and Cash Flow Statement.

COMMENTS

Special attention should be given to the Comments data element that immediately follows the financial section of a Company's Record. The Comments are added by Disclosure to clarify certain items in the Balance Sheet or Income Statement that could not be properly presented in tabular format. Typical Comments might indicate amounts given in foreign currency, use of partial year audited statements, etc.

Balance Sheet

ASSETS

CASH includes, but is not limited to:

1. Cash
2. Bank Drafts
3. Demand Deposits
4. Demand Certificates of Deposit
5. Letters of Credit
6. Non-Interest Bearing Deposits
7. Restricted Cash, Escrow Deposits
8. Cash and Due From Banks (Bank Holding Companies)
9. Non-Interest Bearing Deposits (Bank Holding Companies)
10. Funds on Deposit with Trustee (Bank Holding Companies)
11. Funds and Deposits subject to various restrictions (short-term) (Insurance Companies)

MARKETABLE SECURITIES includes, but is not limited to:

1. Commercial Paper
2. Certificates of Deposit
3. Time Certificates of Deposit
4. Time Deposits

5. Interest-Bearing Deposits
6. Government Securities
7. Short-Term Investments
8. Temporary Cash Investments
9. Investment Securities (Bank Holding Companies)
10. Trading Account Securities (Bank Holding Companies)
11. Federal Funds Sold (Bank Holding Companies)
12. Securities Purchased Under Resale Agreements (Bank Holding Companies)
13. Money Market Obligations (Bank Holding Companies)
14. Interest-Bearing Deposits (Bank Holding Companies)
15. Invested Cash - to be deducted from Total Investments (Insurance Companies)

RECEIVABLES includes, but is not limited to:

1. Trade Accounts Receivable, Net
2. Accounts & Notes Receivable, Net
3. Oil & Gas Sales (Oil & Gas Companies)
4. Customer Accounts, Net (Utilities)
5. Customers & Interline, Net (Trucking Companies)
6. Net Loans (Bank Holding Companies)
7. Accrued Interest Receivable (Bank Holding Companies)
8. Lease Contracts Receivable, Net (Leasing Companies)
9. Net Investment in Finance Leases (Leasing Companies)
10. Premiums (Insurance Companies)
11. Reinsurance Recoverable on Paid Losses (Insurance Companies)
12. Receivable from Agents (Insurance Companies)

INVENTORIES includes, but is not limited to:

1. Materials & Supplies (Oil & Gas Companies or Utilities)
2. Crude Oil (Oil & Gas Companies)
3. Petroleum Products (Oil & Gas Companies)
4. Fuel (Utilities)
5. Gas in Underground Storage (Utilities)
6. Spare Parts & Supplies (Airlines)
7. Fuel, Tires, Parts & Supplies (Trucking Companies)
8. Real Estate Acquired Through Foreclosure (Bank Holding Companies)
9. Real Estate Held for Resale (Bank Holding Companies) or, Inventories can be:
 = **Raw Materials + Work in Progress + Finished Goods (Manufacturing Companies)** or taken in its entirety

RAW MATERIALS - taken in its entirety

WORK IN PROGRESS - taken in its entirety

FINISHED GOODS - taken in its entirety

NOTES RECEIVABLE includes, but is not limited to:

1. Notes Receivable
2. Operator Advances (Oil & Gas Companies)

OTHER CURRENT ASSETS & PREPAID EXPENSES includes, but is not limited to:

1. Income Tax Refund
2. Receivables from Parents & Subsidiaries, Directors, Officers or Employees
3. Receivables from Factors (a "factor" buys a company's receivables for cash)
4. Sundry/Miscellaneous Receivables
5. Costs Incurred on Contracts in Progress
6. Prepaid Expenses
7. Mineral Leases Held for Resale (Oil & Gas Companies)
8. Receivables from Limited Partnerships (Oil & Gas Companies)
9. Taxes Receivable (Oil & Gas Companies)
10. Prepaid Lease Rentals (Oil & Gas Companies)
11. Cost of Gas Delivered But not Billed to Customers (Utilities)
12. Accrued Utility Revenues (Utilities)
13. Regulatory Balancing Accounts (Utilities)
14. Refundable Income Taxes (Utilities)
15. Tires on Equipment in Use (Trucking Companies)
16. Licenses & Insurance (Trucking Companies)

TOTAL CURRENT ASSETS

= Cash + Marketable Securities + Receivables + Inventories + Notes Receivable + Other Current Assets & Prepaid Expenses

PROPERTY, PLANT & EQUIPMENT includes, but is not limited to:

1. Property, Plant & Equipment
2. Property under Leases
3. Property under Capital Leases
4. Leasehold Improvements
5. Oil & Gas Leaseholds (Oil & Gas Companies)
6. Developed & Undeveloped Leaseholds (Oil & Gas Companies)
7. Producing & Nonproducing Properties (Oil & Gas Companies)
8. Construction in Progress (Utilities or Trucking Companies)
9. Nuclear-Fuel (Utilities)
10. Non-Utility Property (Utilities)
11. Operating Property & Equipment (Airlines)
12. Other Property & Equipment (Airlines)

13. Carrier Operating Property, at cost (Trucking Companies)
14. Structures (Trucking Companies)
15. Revenue Equipment (Trucking Companies)
16. Bank Premises and Equipment (Bank Holding Companies)
17. Equipment/Property under Operating Leases (Leasing Companies)

ACCUMULATED DEPRECIATION includes, but is not limited to:

1. Depreciation
2. Depletion
3. Amortization
4. Amortization of Nuclear Fuel (Utilities)
5. Depreciation of Property, Plant & Equipment (Utilities)
6. Depreciation of Operating Lease Equipment (Leasing Companies)

NET PROPERTY, PLANT & EQUIPMENT

= Property, Plant & Equipment - Accumulated Depreciation

INVESTMENT & ADVANCES TO SUBSIDIARIES includes, but is not limited to:

1. Long-Term Investments
2. Securities & Indebtedness of Affiliates
3. Land Held for Resale
4. Royalty Advances
5. Other Equity Securities & Investments
6. Investment in Limited Partnerships (Oil & Gas Companies)
7. Net Investment in Direct Financing Leases (Bank Holding Companies)
8. Net Investment in Leveraged Leases (Bank Holding Companies)
9. Investment in Subsidiaries (Bank Holding Companies)
10. Investment in Affiliates (Leasing Companies)

OTHER NON-CURRENT ASSETS includes, but is not limited to:

1. Long-Term Receivables
2. Long-Term Contracts
3. Notes Receivable from Directors, Officers, Employees & Others, Non-Current
4. Assets of Discontinued Operations
5. Notes Receivable, Non-Current (Trucking Companies)
6. Revenue Equipment Not in Service (Trucking Companies)
7. Customers' Acceptance Liability (Bank Holding Companies)

DEFERRED CHARGES includes, but is not limited to:

1. Deferred Charges
2. Pre-Operating/Pre-Opening Expenses
3. Deferred Organization/Development Expenses
4. Unamortized Debt Expenses
5. Deferred Financing Costs
6. Deferred Commissions & Expenses
7. Deferred Development Costs (Oil & Gas Companies)
8. Recoverable Fuel Costs (Utilities)
9. Taxes Applicable to Subsequent Years (Utilities)
10. Deferred Debt Expenses (Leasing Companies)
11. Deferred Policy Acquisition Costs (Insurance Companies)

INTANGIBLES includes, but is not limited to:

1. Goodwill, Patents, Trademarks, Franchises, Copyrights, Licenses
2. Various Property Rights (e.g. Water Rights, Mineral Rights, etc.)
3. Subscription Lists
4. Non-Competition Agreements
5. Operating Rights/Franchises, Net (Trucking Companies)

DEPOSITS & OTHER ASSETS includes, but is not limited to:

1. Pension Fund/Other Special Funds
2. Restricted Deposits/Compensating Balances for Long-Term Borrowings
3. Other Deposits
4. Cash Surrender Value of Life Insurance Policies
5. Other Assets (Oil & Gas Companies or Bank Holding Companies)
6. Construction Funds Held in Escrow (Utilities)
7. Equipment/Aircraft Purchase Deposits (Airlines)
8. Assets Held in Separate Accounts (Insurance Companies)

TOTAL ASSETS

= Total Current Assets + Net Property, Plant & Equipment + Investments & Advances To Subsidiaries + Other Non-Current Assets + Deferred Charges + Intangibles + Deposits & Other Assets

Liabilities

NOTES PAYABLE includes, but is not limited to:

1. Bank Borrowings, due within a year
2. Bank Acceptances/Overdrafts, etc.
3. Borrowings from Factors/Other Financial Institutions, all due within a year (a "factor" buys a company's receivables for cash)
4. Commercial Paper
5. Notes Payable
6. Federal Funds Purchased (Bank Holding Companies)
7. Securities Sold under Repurchase Agreements (Bank Holding Companies)
8. Acceptances Outstanding (Bank Holding Companies)

ACCOUNTS PAYABLE includes, but is not limited to:

1. Accounts Payable, Trade
2. Trade Acceptances
3. Trade & Interline Payables (Trucking Companies)
4. Total Deposits (Bank Holding Companies)
5. Policy & Contract Claims (Insurance Companies)
6. Losses & Loss Expenses (Insurance Companies)
7. Reinsurance Balances Payable (Insurance Companies)
8. Adjustment Expenses (Insurance Companies)

CURRENT LONG TERM DEBT includes, but is not limited to:

1. Current Portion of Long Term Debt
2. Funds Advanced for Exploration (Repayable in Cash or Offset Against Purchases of Oil & Gas Discovered) (Oil and Gas Companies)
3. Production Payments/Operator Advances (Repayable in Cash) (Oil and Gas Companies)
4. Long Term Debt, due within one year (Utilities)
5. Maturing Mortgage Bonds (Utilities)
6. Sinking Fund Requirements (Utilities)
7. Current Maturities of Long-Term Debt (Airlines)

CURRENT PORTION OF CAPITAL LEASES - taken in its entirety

ACCRUED EXPENSES includes, but is not limited to:

1. Taxes, other than Income Taxes
2. Interest
3. Rent
4. Pension and Other Employee Benefits
5. Payrolls, Wages, Salaries

6. Accrued Liabilities
7. Accrued Interest (Utilities)
8. Accrued Expenses and Other (Utilities)
9. Accrued Contributions to Retirement Plans (Utilities)
10. Accrued Interest, Wages, Compensation and Retirement Benefits, Vacation, General Taxes, etc. (Airlines)
11. Cargo Claims (Trucking Companies)
12. Injury & Damage Claims (Trucking Companies)
13. Salaries, Wages & Profit-Sharing (Trucking Companies)
14. Payroll & Other Taxes (Trucking Companies)
15. Commissions & Other Expenses (Insurance Companies)

INCOME TAXES includes, but is not limited to:

1. Income Taxes
2. Income Taxes (Federal, State & Foreign) (Oil & Gas Companies)
3. Current Portion of Deferred Taxes
4. Deferred Income Taxes (Utilities)
5. Income Taxes Currently Payable (Utilities)

OTHER CURRENT LIABILITIES includes, but is not limited to:

1. Dividends Declared
2. Customer Deposits/Advanced Deposits
3. Other Accounts Payable
4. Due to Parents, Subsidiaries and Affiliates, Current Portion
5. Production Payments (Repayable in Oil & Gas) (Oil and Gas Companies)
6. Dividends Payable (Utilities)
7. Customers' Deposits (Utilities)
8. Customers' Refunds (Utilities)
9. Regulatory Balancing Accounts (Utilities)
10. Advance Ticket Sales (Airlines)
11. Air Traffic Liabilities (Airlines)
12. Unearned Interest Income (Bank Holding Companies)
13. Unearned & Advance Premiums (Insurance Companies)
14. Dividends Payable to Policyholders (Insurance Companies)
15. Other Policyholders' Funds (Insurance Companies)
16. Supplementary Contracts without Life Contingencies (Insurance Companies)
17. Policyholders' Dividend Accumulations (Insurance Companies)

TOTAL CURRENT LIABILITIES

= Notes Payable + Accounts Payable + Current Long Term Debt + Current Portion of Capital Leases + Accrued Expenses + Income Taxes + Other Current Liabilities

MORTGAGES - taken in its entirety

DEFERRED CHARGES (TAXES/INCOME) includes, but is not limited to:

1. Deferred Income Taxes
2. Deferred Tax Credits
3. Deferred Income/Unearned Income
4. Production Payments (Repayable in Oil & Gas) (Oil & Gas Companies)
5. Customers' Advances (Utilities)
6. Deferred Investment Tax Credits (Utilities or Leasing Companies)
7. Deferred Revenue on Freight in Transit (Trucking Companies)
8. Unearned Revenues (Leasing Companies)

CONVERTIBLE DEBT includes, but is not limited to:

1. Convertible Bonds/Convertible Debentures
2. Other Convertible Debt

LONG TERM DEBT includes all Long-Term Debt, excluding Mortgages and Convertible Debt

NON-CURRENT CAPITAL LEASES - taken in its entirety

OTHER LONG TERM LIABILITIES includes, but not limited to:

1. Pension Plan
2. Reserves
3. Due to Parents, Subsidiaries & Affiliates, Non-Current
4. All Other Non-Current Liabilities
5. Accrued Contingent Liabilities (Oil & Gas Companies)
6. Annuity and Other Reserves (Oil & Gas Companies)
7. Stock Option Compensation Payable (Oil & Gas Companies)
8. Customers' Refunds (Utilities)
9. Reserves for Pensions, Insurance, etc. (Utilities)
10. Freight & Casualty Claims, Non-Current (Trucking Companies)
11. Future Equipment Repairs (Trucking Companies)
12. Future Policy Benefits (Insurance Companies)
13. Indebtedness to Affiliates & Other Persons (Insurance Companies)
14. Undistributed Earnings on Participating Business (Insurance Companies)
15. Liabilities Related to Separate Accounts (Insurance Companies)

TOTAL LIABILITIES

= Total Current Liabilities + Mortgages + Deferred Charges (Taxes/Income) + Convertible Debt + Long Term Debt + Non-Current Capital Leases + Other Long Term Liabilities

MINORITY INTEREST (LIABILITIES) - taken in its entirety

Shareholders' Equity

PREFERRED STOCK includes all types of preferred & preference stock including Convertible

COMMON STOCK NET - taken in its entirety

CAPITAL SURPLUS includes:

1. Capital Surplus
2. Additional Paid-In Capital

RETAINED EARNINGS includes:

1. Deficit
2. Appropriated
3. Unappropriated
4. Restricted

TREASURY STOCK - taken in its entirety

OTHER LIABILITIES (OTHER EQUITIES) - taken in its entirety

SHAREHOLDERS' EQUITY

= Preferred Stock + Common Stock Net + Capital Surplus + Retained Earnings - Treasury Stock +/- Other Liabilities

TOTAL LIABILITIES & NET WORTH

= Total Liabilities + Minority Interest (Liabilities) + Shareholders' Equity

Income Statement

NET SALES includes, but is not limited to:

1. Net Sales
2. Oil & Gas Sales (Oil & Gas Companies)
3. Operating Revenues (Oil & Gas Companies)
4. Total Operating Revenues (Utilities, Airlines or Trucking Companies)
5. Total Interest Income (Bank Holding Companies)

6. Non-Interest Income (from Fiduciary, Trust & Other Services) (Bank Holding Companies)
7. Lease Income (Leasing Companies)
8. Total Revenues includes Premiums Earned, Net Investment Income, Other (Operating) Income (Insurance Companies)

COST OF GOODS includes, but is not limited to:

1. Cost of Goods, Direct
2. Cost of Sales (Oil & Gas Companies)
3. Purchased Crude Oil & Products (Oil & Gas Companies)
4. Production & Operating Expenses (Oil & Gas Companies)
5. Oil & Gas Leasehold Operating Costs (Oil & Gas Companies)
6. Fuel Used in Generation (Utilities)
7. Gas Purchased (Utilities)
8. Power Purchased (Utilities)
9. Provision for Energy Cost Adjustments - Amortization of Fuel and Energy Costs, less Deferrals (Utilities)
10. Network & Operator Services (Utilities)
11. Directory (Utilities)
12. Maintenance (Utilities or Trucking Companies)
13. Fuel & Oil (Airlines)
14. Flying Operations (Airlines)
15. Maintenance (Airlines)
16. Passenger Service (Airlines)
17. Transportation - Linehaul, Pickup & Delivery (Trucking Companies)
18. Operating Taxes & Licenses (Trucking Companies)
19. Salaries, Wages & Fringe Benefits (Trucking Companies)
20. Operating Supplies & Expenses (Trucking Companies)
21. Interest on Deposits (Bank Holding Companies)
22. Interest Expense (Leasing Companies or Finance Companies)
23. Cost of Equipment & Service Sales (Leasing Companies)
24. Service on Leased Equipment (Leasing Companies)
25. Death & Other Benefits to Policyholders (Insurance Companies)
26. Losses & Loss Expenses (Insurance Companies)
27. Reinsurance Benefits (Insurance Companies)
28. Increase in Future Policy Benefits (Insurance Companies)
29. Claims & Adjustment Expenses (Insurance Companies)

GROSS PROFIT

= *Net Sales - Cost of Goods*

RESEARCH & DEVELOPMENT EXPENDITURES includes, but is not limited to:

1. Research & Development Costs
2. Exploration Costs (Oil & Gas Companies)
3. Development Expenses (Oil & Gas Companies)
4. Dry Hole Costs (Oil & Gas Companies)
5. Delay Rentals (Oil & Gas Companies)
6. Geological & Geophysical Costs (Oil & Gas Companies)
7. Leasehold Abandonments (Oil & Gas Companies)
8. Research & Systems Engineering (Utilities)

SELLING, GENERAL & ADMINISTRATIVE EXPENSES includes, but is not limited to:

1. Advertising and Promotion
2. Bad Debt Expenses
3. Maintenance
4. Selling, General and Administrative Expenses
5. Other Operating Expenses
6. Taxes - Other than Income Taxes
7. Windfall Profit Tax (Oil & Gas Companies)
8. Excise Tax (Oil & Gas Companies)
9. Wages & Employee Benefits (Utilities)
10. Property General and All Taxes, other than Income Taxes (Utilities)
11. Marketing and Customer Service (Utilities)
12. Financial Operations (Utilities)
13. Aircraft & Traffic Servicing (Airlines)
14. Promotion and Sales (Airlines)
15. Ground Servicing (Airlines)
16. General and Administrative (Airlines or Leasing Companies)
17. General Supplies and Expenses (Trucking Companies)
18. Operating Supplies and Expenses (Trucking Companies)
19. Terminal (Trucking Companies)
20. Traffic and Sales (Trucking Companies)
21. Insurance and Claims (Trucking Companies)
22. Communications and Utilities (Trucking Companies)
23. Revenue Equipment Rents and Purchased Transportation (Trucking Companies)
24. Non-Interest Expenses - Salary and Employee Benefits Occupancy Expenses, 25. Equipment Expenses, Advertising, Office Supplies, Professional Services, etc. (Bank Holding Companies)
25. Provision for Loan Losses (Bank Holding Companies)

27. Provision for Losses/Doubtful Accounts (Leasing Companies)
28. Commissions (Insurance Companies)
29. Salaries and General Expenses (Insurance Companies)
30. Insurance Taxes, Licenses and Fees (Insurance Companies)
31. Taxes, other than Income Taxes (Insurance Companies)

INCOME BEFORE DEPRECIATION AND AMORTIZATION

= *Gross Profit - Research and Development Expenditures - Selling, General and Administrative Expenses*

DEPRECIATION & AMORTIZATION includes:

1. Depreciation
2. Amortization
3. Depletion (Oil and Gas Companies)
4. Amortization of Equipment under Lease (Leasing Companies)
5. Amortization of Deferred Policy Acquisition Costs (Insurance Companies)

NON-OPERATING INCOME/EXPENSE includes, but is not limited to:

1. Dividend Income
2. Investment/Profit on Securities
3. Miscellaneous and Other Non-Operating Income
4. Investment Losses
5. Foreign Exchange Losses
6. Write-Down of Assets
7. Other Non-Operating Expenses
8. Interest and Other Income (Oil and Gas Companies)
9. Other Income and Deductions (Utilities)
10. Other Income/Expense (Airlines)
11. Non-Operating Income/Expense (Bank Holding Companies)
12. Dividends to Policyholders (Insurance Companies)

INTEREST EXPENSE includes, but is not limited to:

1. Interest Expense
2. Amortization of Debt Discount and Expense
3. Interest Charges (Utilities)
4. Interest and Debt Expense (Airlines)
5. Interest on Short-Term Borrowings (Bank Holding Companies)
6. Interest on Long-Term Debt (Bank Holding Companies)
7. Interest and Amortization of Debt Expenses (Insurance Companies)

INCOME BEFORE TAX

= *Income Before Depreciation and Amortization - Depreciation and Amortization +/- Non-Operating Income/Expense - Interest Expense.*

PROVISION FOR INCOME TAXES includes:

1. Income Tax (Credit)
2. Deferred Income Tax (Federal and State)
3. Income Taxes
4. Income Tax Charges (Credit) (Bank Holding Companies)

MINORITY INTEREST (INCOME) - taken in its entirety

INVESTMENT GAINS/LOSSES includes:

1. Investment Gains/Losses
2. Net Securities Gains/Losses (Bank Holding Companies)
3. Extraordinary Credits (Charges)(Bank Holding Companies)

OTHER INCOME includes, but is not limited to, Equity Earnings.

NET INCOME BEFORE EXTRAORDINARY ITEMS

= *Income Before Tax - Provision for Income Taxes - Minority Interest (Income) +/- Investment Gains/Losses +/- Other Income.*

EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS includes but is not limited to:

1. Any Extraordinary Items
2. Discontinued Operations
3. Extraordinary Credits (Charges) (Bank Holding Companies)

NET INCOME

= **Net Income Before Extraordinary Items +/- Extraordinary Items & Discontinued Operations**

OUTSTANDING SHARES - taken in its entirety from the balance sheet of the 10-K or 10-Q.

Cash Flow Statement

CASH FROM OPERATIONS

NET INCOME (LOSS) - taken in its entirety

DEPRECIATION/AMORTIZATION - taken in its entirety

NET INCREASE (DECREASE) IN ASSETS/LIABILITIES; includes but is not limited to:

1. (Increase) Decrease in Accounts/Notes Receivable
2. (Increase) Decrease in Inventories
3. (Increase) Decrease in Income Tax Refunds
4. (Increase) Decrease in Prepaid Expenses
5. Increase (Decrease) in Other Assets
6. Increase (Decrease) in Accrued Expenses
7. Increase (Decrease) in Interest Expenses
8. Increase (Decrease) in Accrued Income Taxes
9. Increase (Decrease) in Other Liabilities

CASH PROVIDED BY (USED IN) DISCONTINUED OPERATIONS;

includes but is not limited to:

1. Discontinued Operations
2. Extraordinary Items

OTHER ADJUSTMENTS, NET; includes but is not limited to:

1. Provision for Bad Debt Accounts
2. Deferred Income Taxes
3. Other Provisions
4. Equity in (Earnings) Losses of Affiliates
5. Minority Interest in Gain (Loss) of Subsidiary
6. (Gain) Loss on Sale of Property
7. Receipt From Accounts/Notes Receivable

NET CASH PROVIDED BY (USED IN) OPERATIONS

= Net Income (Loss) + Depreciation/Amortization + Net Increase (Decrease) in Assets/Liabilities + Cash Provided by (Used In) Discontinued Operations + Other Adjustments, Net.

CASH FROM INVESTMENTS

(INCREASE) DECREASE IN PROPERTY & PLANT; includes but is not limited to:

1. Acquisition/Disposition of Property, Plant and Equipment
2. Capital Expenditures

(ACQUISITION)/DISPOSITION OF SUBSIDIARIES OR

OTHER BUSINESS; includes but is not limited to:

1. Acquisition/Disposition of Company
2. Acquisition/Disposition of Business Lines
3. Acquisition/Disposition of Segment Operations

(INCREASE) DECREASE IN INVESTMENTS; includes but is not limited to:

1. Collection/Sale of Loans
2. (LoanAdvances)
3. Sale of Investments
4. Sale/(Acquisition) of Debt Securities of Other Companies
5. Sale/(Acquisition) of Equity Securities of Other Companies
6. Decrease/(Increase) in Investments
7. Decrease/(Increase) in Short-Term Investments

OTHER CASH INFLOW (OUTFLOW); includes but is not limited to:

1. Other Cash Inflows
2. (Other Cash Outflows)

NET CASH PROVIDED BY (USED IN) INVESTING

=Increase (Decrease) Property and Plant + (Acquisition)/Disposition of Subsidiaries or Other Business + Increase (Decrease) in Investments + Other Cash Inflow (Outflow)

CASH FROM FINANCING

ISSUANCES (PURCHASES) OF EQUITY SHARES; includes but is not limited to:

1. Issuances of Equity Securities
2. Issuances of Preferred Stock in Subsidiary
3. (Reacquisition of Treasury Stock)
4. (Other Stock Reacquisitions/Redemptions)

ISSUANCES (REPAYMENT) OF DEBT; includes but is not limited to:

1. Issuance of Debt Securities
2. (Redemptions/Retirement of Debt Securities)

INCREASE (DECREASE) IN BANK, OR OTHER BORROWINGS;

includes but is not limited to:

1. Proceeds from Long-Term/Short-Term Borrowings
2. (Debt Repayment/Retirement)

DIVIDENDS/OTHER DISTRIBUTIONS; includes but is not limited to:

1. (Dividends)
2. (Other Distributions to Owners)

OTHER CASH INFLOW (OUTFLOW); taken in its entirety or includes but is not limited to:

1. Other Cash Inflows
2. (Other Cash Outflows)

NET CASH PROVIDED BY (USED IN) FINANCING

= Issuances (Purchases) of Equity Shares + Issuances (Repayments) of Debt Securities + Increase (Decrease) in Bank, Other Borrowings + Dividends/Other Distributions + Other Cash Inflow (Outflow).

EFFECT OF EXCHANGE RATES ON CASH; taken in its entirety

NET CHANGE CASH/CASH EQUIVALENTS; taken in its entirety

CASH/CASH EQUIVALENTS AT START OF YEAR; taken in its entirety

CASH/CASH EQUIVALENTS AT YEAR END

= Net Change Cash/Cash Equivalents + Cash/Cash Equivalents at Start of Year

Section D

Supplemental Data

Four sections of data within the financial section contain information not derived directly from documents filed with the SEC. Those sections/items are:

1. IBES Earnings Estimates
2. Stock Price/Earnings/Dividends Data
3. Stock Ownership Information
4. Created Fourth Quarter Financial Data

1. IBES data is received monthly from IBES Earnings Estimates. This data contains estimates, estimate growth rates, histograms and other statistics pertaining to the growth or anticipated growth of a company.

2. The Pricing data is obtained weekly from a third party data source. This data table contains fields such as latest Price, Earnings Per Share, latest Dividend and other Price/Earnings related information.

3. Stock Ownership Information is updated every six weeks. This data section contains details and summaries of five percent, institutional and inside stock owners.

4. Up to five years of quarterly balance sheets, income statements and cash flows may be available. For each full year of data within those three years, Disclosure has created fourth quarter financials. This is done so that comparisons against previous years can be made and so that 12-month trailing numbers can be generated. Note that the fourth quarter balance sheet is a reproduction of the annual balance sheet as the balance sheet represents a particular point in time. The fourth quarter income statement is created by subtracting the sum of the three quarters of data from the annual data. The fourth quarter cash flows is a reproduction of the annual cash flows.

Price/Earnings Data

All information is updated weekly by a third party data source. Pricing data is available over a 63 month and 261 week time series history, which has been adjusted for all capital actions (stock splits and stock dividends).

PRICING DATA

OUTSTANDING SHARES

This value represents outstanding shares in thousands, as of the week ending date.

LATEST TRADE DATE

Indicates last trade date on which the stock was traded.

FOR WEEK ENDING

Indicates the closing date for the data.

VOLUME

Indicates the amount of shares traded on the latest trade date.

HIGH (OR ASKED)

Indicates the highest amount asked for the shares on the latest trade date.

LOW (OR BID)

Indicates the lowest amount offered or bid for the shares on the latest trade date.

CLOSE (OR AVERAGE)

Indicates closing or average price for the shares on the latest trade date.

MARKET VALUE

The value in this field is computed by multiplying Outstanding Shares times Closing Price.

EARNINGS DATA**DATE 12-MONTHS ENDING**

Indicates the most recent 12-month period ending on this date.

EPS

Earnings for last 12 months divided by number of outstanding shares.

PRICE/EARNINGS RATIO

The closing price divided by the most recent 12-month's earnings.

DIVIDEND DATA**INDICATED ANNUAL DIVIDEND**

Indicates the amount of the dividend per share expected on an annual basis.

CURRENT DIVIDEND

Indicates the amount of the most recent dividend payment.

EX-DIVIDEND DATE

Indicates the last date to buy stock and be qualified for the dividend.

RECORD DATE

Indicates the date on which the dividend is assigned to shareholders.

PAYABLE DATE

Indicates date upon which dividend is to be paid to shareholders.

PAYMENT METHOD

Indicates what method was used to pay the dividend to shareholders; U.S. currency, Canadian currency, other, optional dividend - cash, stock dividend, stock split, payable in stock, optional dividend stock, rights or warrants.

PREVIOUS DIVIDEND

Indicates the amount paid as the previous dividend.

DIVIDEND YIELD

Sum of the trailing twelve months dividends divided by closing price.

INDICATED ANNUAL DIVIDEND YIELD

Indicated Annual Dividend divided by closing price.

OTHER PRICE RELATED DATA

TOTAL RETURN

The stock's monthly rate of return, with dividends reinvested.

$((A+B)/C)-1$ *100 where:

A= This month's closing price.

B= The sum of all cash equivalents and cash dividends that went Ex this month from the approved list of dividends codes, adjusted for splits and stock dividends.

C= Last month's closing price-adjusted for splits and stock dividends.

SECURITY RELATIVE CHANGE

The security's relative change versus the applicable S&P 500 benchmark.

$((1+((A-B)/B))/(1+(C-D)/D))-1$ *100 where:

A= This month's closing price.

B= Last month's closing price adjusted for splits and stock dividends.

C= This month's S&P 500 closing price.

D= Last month's S&P 500 closing price.

BETA

A security's systematic risk, calculated separately against the S&P 500 and Russell 1,000 indexes.

$Covariance (Security, Index) / Variance (Index)$

R²

The coefficient of determination, measures the significance of the Beta calculation.

$(Covariance (Security, Index) ^2) / (Variance (Security) * Variance (Index))$

ALPHA

A measure of the excess return of a security above and beyond that of its benchmark, assuming the benchmark had zero return.

$(A-B) / C$ where:

A = Sum of the security's arithmetic returns over each period.

B = Beta * (the sum of the index's arithmetic returns over each period).

C = The total number of periods observed.

Beta, R² and Alpha are all calculated against 37 (out of 63) monthly observations of closing price, adjusted for capital actions (stock splits and stock dividends).

RELATIVE VOLATILITY

An expression of the amount of positive or negative change of a particular stock's closing price.

$SQRT \left(\frac{\sum U_i^2}{n-1} - \frac{(\sum U_i)^2}{(n-1)n} \right) * SQRT(255)$ where:

n = The number of trading days in history up to 180.

U_i = The natural log of a closing price dividend by the previous day's price.

∑ U_i = The sum of all U_is over n-1 observations.

∑ U_i² = The sum of squared U_is over n-1 observations.

SQRT() = The square root function.

255 = The number of trading days in a year.

Likewise, the closing price is adjusted for stock splits and stock dividends. On days where there is no trading, the previous day's price is forward filled.

210 DAY MOVING AVERAGE

Average of the closing price over past 210 trading days. Holidays are ignored, while on days where there is no trading the previous day's price is forward filled.

FINANCIAL RATIO DATA

Fundamental ratios are used to measure a company against itself and against its industry or peer group. They are used in financial analysis as the relationship of figures can assist in determining profitability and evaluating risks. Ratio analysis is also used to identify trends within a company and an industry by providing the ability to compare a current fiscal period to a previous fiscal period.

Ratios are calculated using the Database variables in the annual income statement and balance sheet.

QUICK RATIO = $(\text{Cash} + \text{Marketable Securities} + \text{Receivables}) / \text{Total Current Liabilities}$

Also called an "Acid Test Ratio." This Liquidity ratio provides a measure of how quickly a company can pay its current liabilities if they come due immediately.

CURRENT RATIO = Total Current Assets/Total Current Liabilities

Also a Liquidity ratio, the Current Ratio measures the strength of a company's fiscal position. Generally, a high Current Ratio indicates the company has enough liquid assets to continue normal operations. This ratio may also be called Working Capital.

SALES/CASH = Net Sales/(Cash + Marketable Securities)

This ratio simply measures the relationship between sales and cash available to the company.

SALES, GENERAL & ADMINISTRATIVE EXPENSES/SALES

= Sales, General and Administrative Expenses/Net Sales

This Profitability ratio measures the relationship between the sales and fixed costs and net sales.

RECEIVABLES TURNOVER = Net Sales/Receivables

This Liquidity ratio measures the ability of a company to collect cash from credit customers.

RECEIVABLES DAY SALES = (Receivables X 360)/Net Sales

The average number of days it takes a company to collect its receivables is identified in this Liquidity ratio.

INVENTORIES TURNOVER = Net Sales /Inventories

This Liquidity ratio shows the average number of times during the year that inventories are completely turned over into sales.

INVENTORIES DAY SALES = (Inventories X 360)/Net Sales

This Liquidity measurement shows the average number of days' supply in inventory. The ratio can indicate an under- or over-stocking inventory situation.

NET SALES TO WORKING CAPITAL = Net Sales/(Total Current Assets - Total Current Liabilities)

This Liquidity measurement shows the number of times working capital turns over annually in relation to net sales.

NET SALES TO NET PLANT AND EQUIPMENT = Net Sales/Net Property, Plant and Equipment

This Equity ratio shows the dollars of sales that are produced for each dollar of property, plant and equipment the company owns.

NET SALES TO CURRENT ASSETS = Net Sales/Current Assets

This is another Equity ratio that shows the efficiency of a company in keeping assets employed and working at a given point in time.

NET SALES TO TOTAL ASSETS = Net Sales/Total Assets

This Equity ratio shows the turnover index which tests the efficiency of a company in keeping assets employed and working. In effect, it shows how many dollars of sales are produced for each dollar of assets the company owns.

NET SALES TO EMPLOYEES = Net Sales/Employees

This Activity ratio indicates how many dollars of sales the company produces for each person it employs.

TOTAL LIABILITIES TO TOTAL ASSETS = Total Liabilities/
Total Assets

This Equity ratio provides a measurement of the proportion of company assets provided by or owned by creditors.

TOTAL LIABILITIES TO INVESTED CAPITAL = Total Liabilities/ (Share-
holders' Equity + Long Term Debt + Non-Current
Capital Leases)

This ratio provides a measurement of the amount of invested capital in relationship to the total liabilities of a company.

TOTAL LIABILITIES TO COMMON EQUITY = Total Liabilities/ (Share-
holders' Equity - Minority Interest (Liabilities) -
Preferred Stock)

This ratio provides a measurement of the amount of equity owned by common stock investors in relationship to the total liabilities of the company.

TIMES INTEREST EARNED = (Interest Expense + Income Before
Tax)/Interest Expense

This Debt ratio relates the income of a company to its ability to pay interest expense. In effect, the ratio calculates the number of times that operating income can cover the cost of interest expense.

CURRENT DEBT TO EQUITY = Current Long Term Debt/
Shareholder Equity

This Leverage ratio measures the relative position of lenders and investors in a business. Note that this ratio is calculated with current debt, not long term or total debt.

LONG TERM DEBT TO EQUITY = Long Term Debt/Shareholders Equity

The relative position of lenders and investors in a business over the long term is measured in this Leverage ratio.

TOTAL DEBT TO EQUITY = (Current Long Term Debt + Long Term Debt) / Shareholder Equity

This Leverage ratio shows the overall position of lenders and investors in a business. Note that this ratio is calculated using both current and long term debt.

TOTAL ASSETS TO EQUITY = Total Assets / Shareholder Equity

Another Equity ratio, this measurement can indicate over- or under-investment of the company by shareholders.

PRE-TAX INCOME TO NET SALES = Pre-tax Income / Net Sales

This Profitability ratio shows the relationship of sales to pre-tax income.

PRE-TAX INCOME TO TOTAL ASSETS = Income Before Tax / Total Assets

The profitability of a business is assessed in this Profitability ratio by showing the relationship between total assets at a given point in time to pre-tax income.

PRE-TAX INCOME TO INVESTED CAPITAL = Income Before Tax / (Shareholders' Equity + Long Term Debt + Non-Current Capital Leases)

The relationship between the amount of all types of equity invested in developing the company to the pre-tax income of a company is shown in this value.

PRE-TAX INCOME TO COMMON EQUITY = Income Before Tax / (Shareholders' Equity - Minority Interest (Liabilities) - Preferred Stock)

Shown in this ratio is the relationship between the amount of common shares equity to the pre-tax income of a company.

NET INCOME TO NET SALES = Net Income / Net Sales

The relationship of sales to income (return on sales) is measured in this Profitability ratio.

NET INCOME TO TOTAL ASSETS = Net Income / Total Assets

This Profitability ratio assesses the profitability of a business in relation to its assets at a given point in time. Generally, the higher the return on assets, the more skillfully management is using its resources.

NET INCOME TO INVESTED CAPITAL = Net Income / (Shareholders' Equity + Long Term Debt + Non-Current Capital Leases)

The relationship between the amount of all types of equity invested in developing the company to the net income of the company is shown in this ratio.

NET INCOME TO COMMON EQUITY = Net Income/(Shareholders' Equity- Minority Interest (Liabilities)-Preferred Stock)

This ratio shows the relationship between the amount of common shares equity to net income.

R&D EXPENDITURES TO NET SALES = R&D Expenditures/Net Sales

This ratio shows the relationship of R&D expenses to net sales.

R&D EXPENDITURES TO NET INCOME = R&D Expenditures/
Net Income

The relationship of R&D expenditures to net income is shown in this ratio.

R&D EXPENDITURES TO EMPLOYEES = R&D Expenditures/Employees

The value shown here is the amount of R&D spent per employee.

I/B/E/S Earnings Estimates

The IBES Earnings Estimate data is provided to Disclosure through an agreement with IBES Investments of Chicago, Illinois.

The IBES data is divided into three sections: Earnings Estimates; Company and Industry Growth Rates; and an EPS Estimate Histogram. Each section contains multiple data fields.

Earnings Estimate Table

The left column in the table contains the pertinent time periods - fiscal year end or quarter end. Columns two through six contain the type of value - Mean, High, Low, Number of Estimates or Mean Change Since Last Month, respectively.

FISCAL YEAR END

This is the twelve-month period for which earnings have been estimated. The time period is represented as YYMM. This date corresponds to the company's fiscal year end. Each record will have two estimates; one for the current year and one for the next fiscal year.

QUARTER END

This field contains a value representing the three-month time period for which earnings have been estimated. The data is presented in the format of YYMM. Each record will have two estimates; one for the current quarter and one for the next fiscal quarter.

NEXT FIVE YEAR GROWTH (%)

The five year growth percentage is based on the earnings estimates given for the next five years.

MEAN

This field contains the average of all earnings per share growth estimates for the specified time period.

HIGH

The highest earnings per share growth estimate appears in this field.

LOW

This field contains the lowest earnings per share growth estimate.

NUMBER OF ESTIMATES

The number of earnings per share growth estimates made during the specified time period is in this field. The Mean (see previous definition) is based on the total number of estimates.

MEAN CHANGE SINCE LAST MONTH (\$)

This field contains the net increase or decrease in the Mean earnings per share based on the previous 30 days activity.

Growth Rate Table

COMPANY VS. INDUSTRY EPS GROWTH RATES

The values in this table are for the Company, the Industry in which the company operates and for the S&P 500. The "T" number (e.g., T=156) associated with the industry is an industry identifier assigned by IBES.

Ratios are given for Company/Industry and for the Company/S&P.

LAST FIVE YEARS ACTUAL RATE (%)

The growth of earnings per share for the past five years is present. This ratio is calculated using regression analysis.

CURRENT YEAR/PREVIOUS YEAR (%)

The value in this field represents the estimated earnings per share growth rate from the most recent or last complete fiscal year to the current year.

NEXT YEAR/CURRENT YEAR (%)

This field contains the estimated EPS growth rate from the current year to the next year.

NEXT FIVE YEARS (%)

This field contains the average of earnings estimates for the next five years.

PRICE/EARNINGS ON YEAR EARNINGS PER SHARE

The value is the price per share divided by the current fiscal year end mean growth estimate.

DISTRIBUTION OF EPS ESTIMATES (HISTOGRAM)

Two histograms are presented for each company. The left side of the screen will contain the histogram for the current fiscal year and the right side of the screen will contain the histogram for the next fiscal year. The three most recent estimates given are represented with the letter 'O'. All other estimates are represented with the letter 'X'.

The date presented in the histogram title is the date through which all IBES data is current. The number of estimates also appears with each histogram.

Ownership Information

The Ownership Information is provided to Disclosure through agreements with third party data vendors for the Institutional, 5% Beneficial and Insider ownership data. If a definition is not footnoted, it is available on each vendor system.

Due to the many and varied filing requirements, individuals and institutions may file under more than one category. Each category of ownership has separate filing deadlines that may cause the values to differ from section to section.

CLASS OF STOCK *

This field contains the abbreviation for the class of stock. The most frequently used abbreviations are as follows:

ADR	American Depository Receipts
BEN	Beneficial
CAP	Capital Shares
CL	Class
COM	Common Stock
CONV	Convertible
CTF	Certificate
CUM	Cumulative
INT	Interest
LIM	Limited
NY	New York
ORD	Ordinary
PART	Partnership
RCPT	Receipt
SBI	Shares of Beneficial Interest
SER	Series
SH	Shares
VTH	Voting
WT	Warrants

*This field is not available on CompactD/SEC.

OUTSTANDING SHARES**

This field contains the number of outstanding shares of stock as represented in the Class of Stock field. The number does not include warrants, options or convertible securities. The value is reflected through the 'Market Value Date' (see below for definition).

**The outstanding shares figure, as represented by the Market Value Date, is not included on CompactD/SEC.

MARKET VALUE

The value in this field is computed by multiplying outstanding shares by closing price (taken from the most recent ending date).

MARKET VALUE DATE***

This is the date of the quarter ending from which the market value is calculated.

***This field is not available on Compact D/SEC.

INSTITUTIONAL OWNERS

Names of all institutions filing a 13-F form with the SEC. Organizations, companies, universities and other groups file a 13-F on a quarterly basis if they have greater than \$100 million in equity assets. Information included in the institutional chart includes name, rank, latest quarterly change in the number of shares held, total shares held and the filing date.

FIVE PERCENT OWNERS

Names of all individuals, companies, banks or funds that own at least five percent of the company's shares. Schedule 13-G is filed annually by investors maintaining five percent or more of the company's shares at the calendar year end. Reports 13-D and 14D-1 are filed by owners of five percent or more of a class security. If acceptance of a tender offer would give the investor over five percent ownership, then the investor must file the 14D-1. Information included in the five percent owner chart includes name, location, shares held, SEC filing date and SEC form type.

INSIDE OWNERS

Inside owners consist of officers, directors, beneficial owners and principal stockholders owning ten percent or more of the company stock. Officers, directors and beneficial owners are only included if they hold at least 1,000 shares.

Document type Form 3 is the initial statement of stock acquisition filed within ten days of the transaction date. If there is a change in ownership (purchase or sale), the owner must file Form 4 within ten days from the month end in which the transaction occurred. Information included in the inside owner chart includes name, relationship to the company, rank, latest trade amounts, shares held and the filing date.

RELATIONSHIP CODES

Relationship codes are used only in the Inside Owner chart. The codes used to identify the relationship are as follows:

AF	Affiliated Person
AI	Affiliate of Investment Advisor
B	Beneficial Owner of More than Ten Percent of a Company's Stock
BC	Beneficial Owner as Custodian
BT	Beneficial Owner as Trustee
CB	Chairman of the Board
CP	Controlling Person
D	Director
DO	Director and Beneficial Owner of More than Ten Percent of the Company's Stock
DS	Indirect Shareholder
GP	General Partner
H	Officer, Director and Beneficial Owner of More than Ten Percent of a Company's Stock
IA	Investment Advisor
LP	Limited Partner
MC	Member of Committee Advisory Board
O	Officer
OB	Officer and Beneficial Owner of More than Ten Percent of a Company's Stock
OD	Officer and Director
OT	Officer and Trustee
OX	Divisional Officer
SH	Shareholder
T	Trustee
UK	Unknown Relationship
VT	Voting Trustee

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