EXPECTATIONS

SHAREOWNERS

- GOOD RETURN ON INVESTMENT
- GOOD GROWTH OPPORTUNITIES
- OPTIMUM LEVELS OF RISK
- STRONG MANAGEMENT
- OPEN COMMUNICATIONS WITH INVESTORS

FINANCIAL COMMUNITY

- GOOD RETURN ON INVESTMENT
- GOOD GROWTH OPPORTUNITIES
- STRONG MANAGEMENT
- OPTIMUM LEVELS OF RISK
- OPEN COMMUNICATIONS WITH FINANCIAL COMMUNITY

SALES ASSOCIATES

- QUALITY PRODUCT
- ADEQUATE SUPPLY
- SATISFACTORY FINANCIAL ARRANGEMENTS
- ADVERTISING/PROMOTION/MARKETING SUPPORT