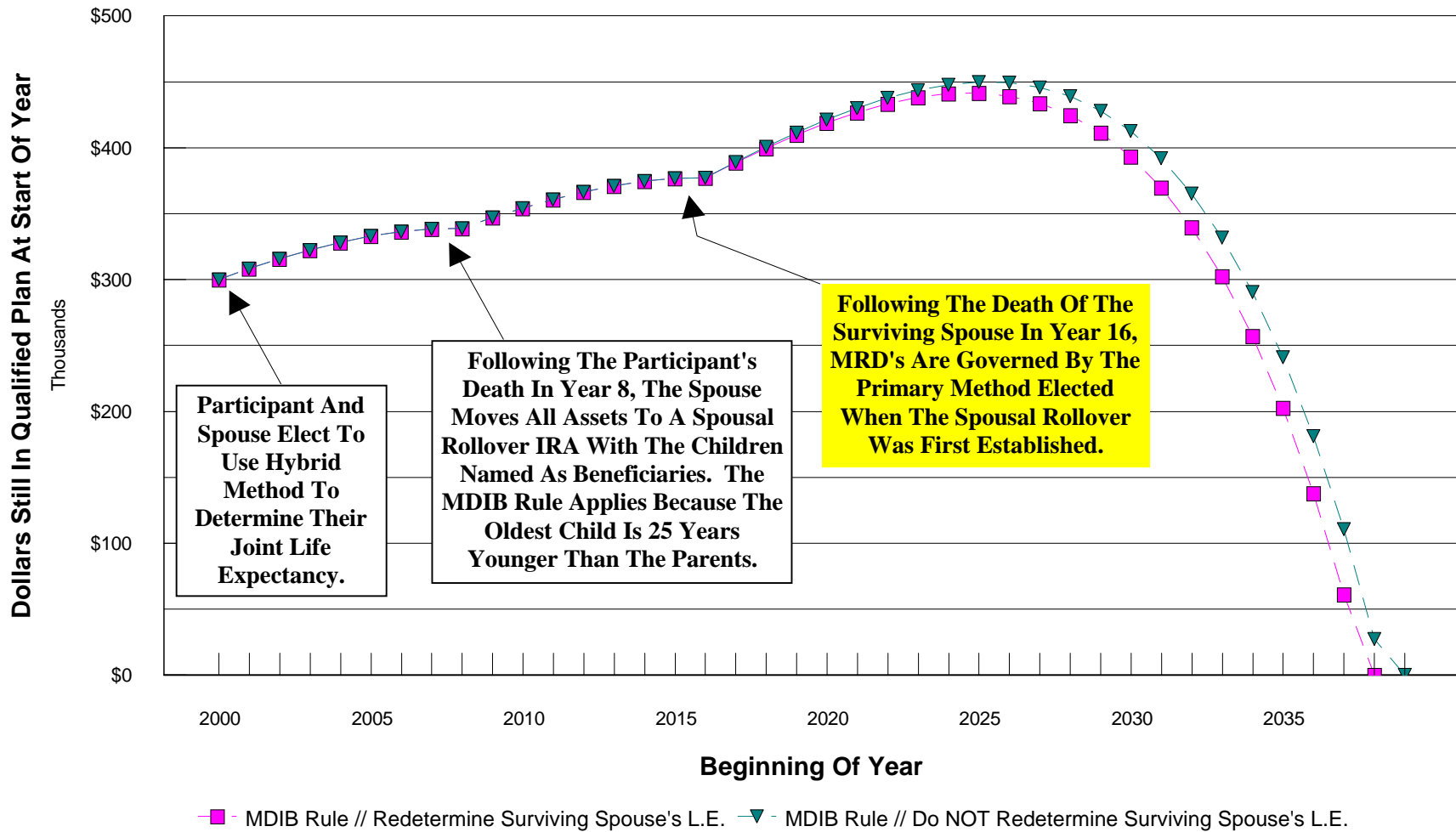


Table 12

BALANCE REMAINING IN QUALIFIED PLAN FOR CHILDREN

If Participant Dies First And All Assets Are Moved To A Spousal Rollover IRA With The Children As Beneficiaries



Assumptions: (1) Participant And Spouse Are The Same Age. (2) All Investments In The Qualified Plan Earn 8.0% During the Entire Payout Period. (3) The Account Balance Was \$300,000 On December 31, 1999. (4) Only Minimum Required Distributions Are Withdrawn Each Year Starting In Year 2000.