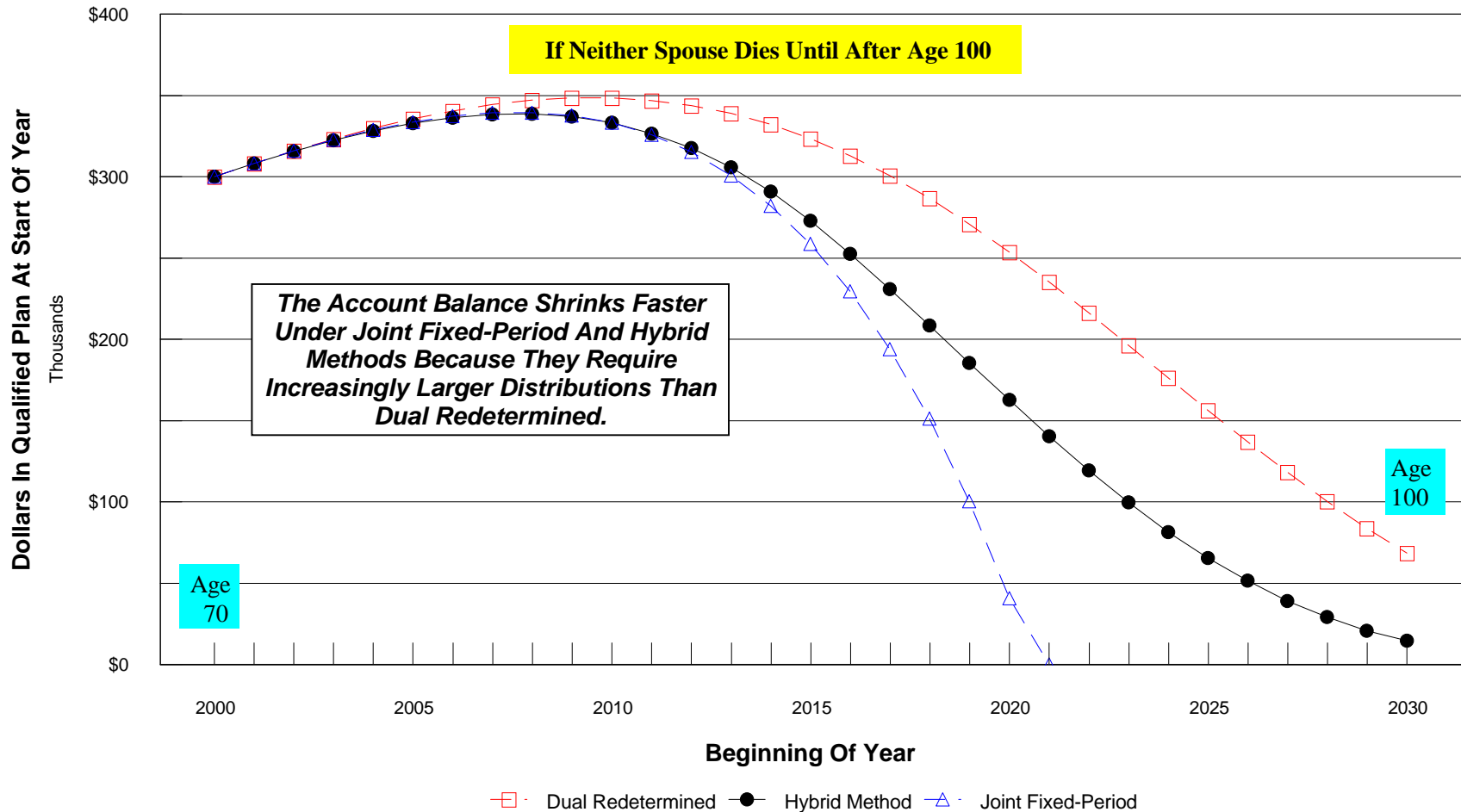


Table 9A

BALANCE REMAINING IN QUALIFIED PLAN

Using Three Separate Methods Of Determining JOINT Life Expectancy Available To A Married Participant



Assumptions: (1) Participant And Spouse Are BOTH Age 70 With The Spouse As DB. (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 (4) Only Minimum Required Distributions Are Withdrawn Annually Starting In Year 2000.