

Financial Section

Contents

- page **49** Management's Discussion and Analysis
- page **54** 10-year Summary
- page **56** Consolidated Balance Sheets
- page **58** Consolidated Statements of Income
- page **59** Consolidated Statements of Changes in Net Assets
- page **60** Consolidated Statements of Cash Flows
- page **61** Notes to Consolidated Financial Statements
- page **81** Independent Auditors' Report