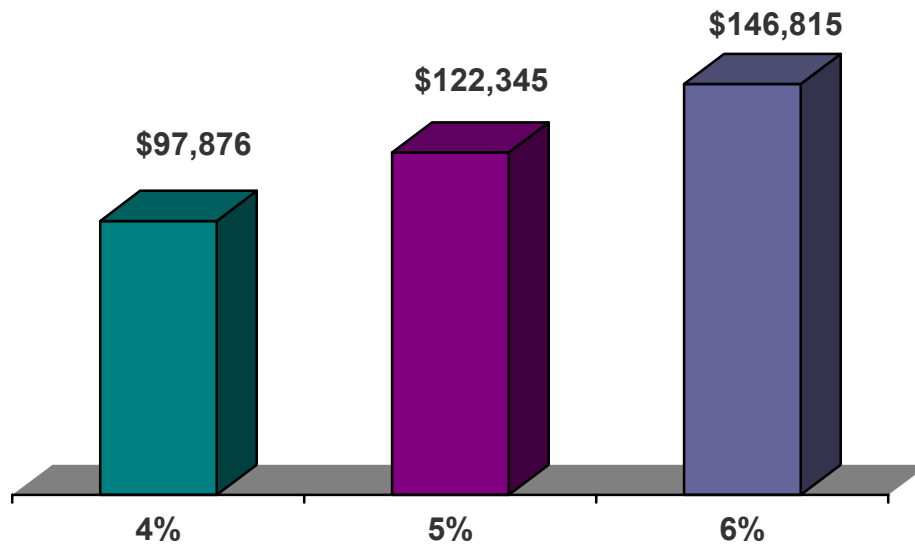


INCREASE YOUR 401(K) CONTRIBUTIONS!

Save more for tomorrow ... today

Are you going to meet your retirement goals with your current 401(k) contributions? If you are not contributing the maximum (\$14,000 for 2005), why not increase your 401(k) contribution? Even a 1% increase can make a BIG difference.

Consider this: If your paycheck is \$20,000 annually and you save 4%, assuming an average annual return of 8%, by the end of 30 years your account balance would be \$97,876. Now, let's say that you increase your 401(k) savings to 5% at the same rate of return, at the end of 30 years your account balance would be \$122,345. Or, if you increase your savings to 6%, at the end of 30 years your account balance would be \$146,815 – an increase of almost \$50,000!



Why wait? Contact Human Resources to increase your deferral amount!

We are proud to offer you a quality retirement plan and hope you will continue to take advantage of all it has to offer!