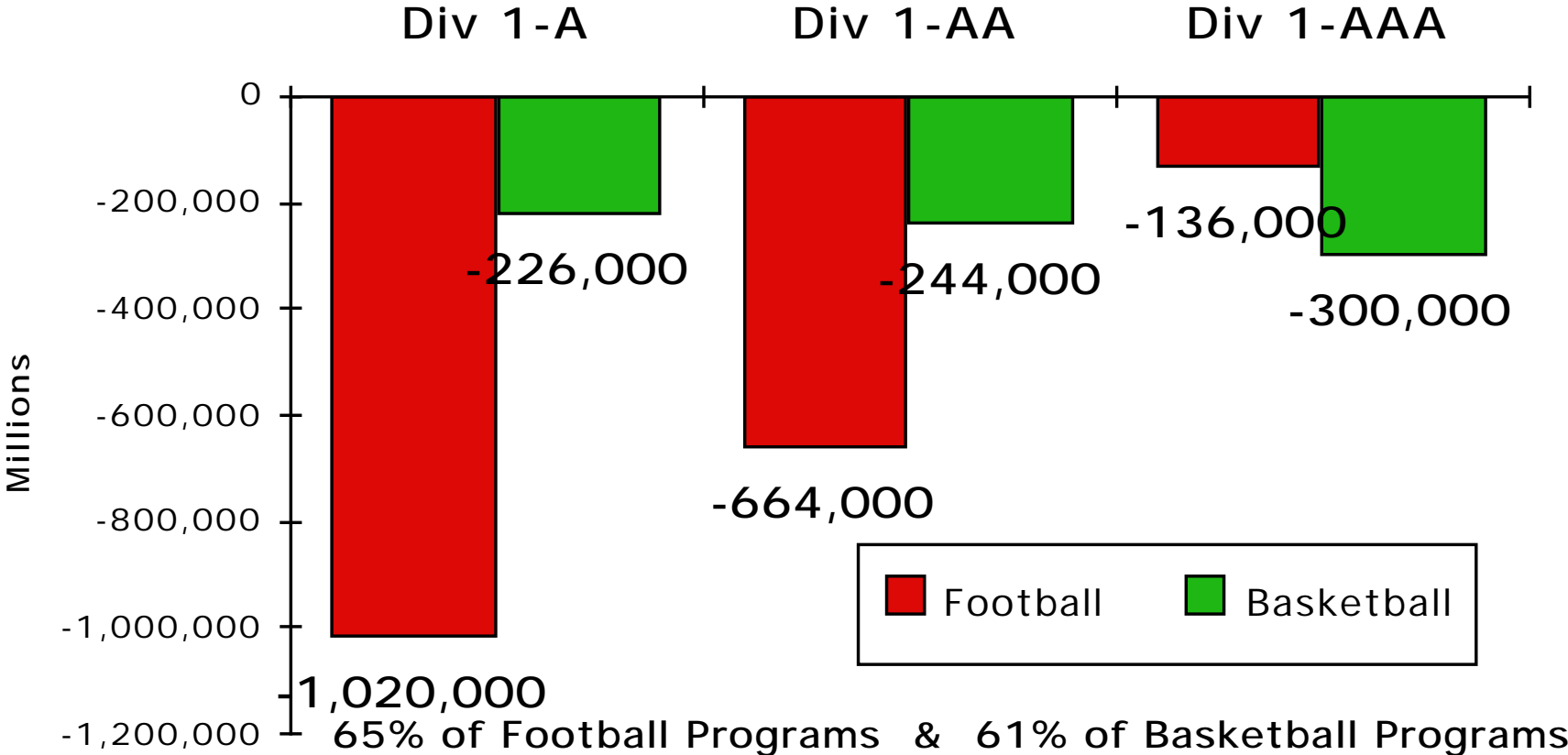


1993 Average for Institutions Showing Deficits



Daniel L. Fulks - 1994