

TABLE 1

PROJECTED SHORT - TERM AND
LONG - TERM TREASURY RATES
BASED ON YIELD CURVE
(As of September 30, 1999)

<u>PERIOD</u>	<u>ONE - MONTH TREASURY BILL RATE</u>	<u>5 -YEAR PAR TREASURY RATE</u>
1999		
Q3	4.33	5.75
Q4	5.24	5.79
2000		
Q1	5.02	5.84
Q2	5.34	5.89
Q3	5.59	5.92
Q4	5.82	5.94
2001		
Q1	6.04	5.94
Q2	6.22	5.93
Q3	6.35	5.91
Q4	6.16	5.89
2002		
Q1	5.83	5.89
Q2	5.76	5.90
Q3	5.78	5.91
Q4	5.79	5.92
2003		
Q1	5.81	5.93
Q2	5.82	5.94

TABLE 2

SELECTED INTEREST RATES
(As of September 30, 1999)

COMMERCIAL PAPER

30 Days	5.30%
60 Days	5.30
90 Days	5.85

LONDON INTERBANK OFFERED RATES (LIBOR)

One Month	5.40%
Three Months	6.08
Six Months	5.96
One Year	6.04

CERTIFICATES OF DEPOSIT

One Month	4.96%
Two Months	4.99
Three Months	5.14
Six Months	5.33
One Year	5.45

CORPORATE BONDS

1 - 10 yr. High Quality	6.66%
1 - 10 yr. Medium Quality	7.22
10 + yr. High Quality	7.36
10 + yr. Medium Quality	7.84
High - Yield Corporates	10.73

OTHER

Prime Rate	8.25%
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