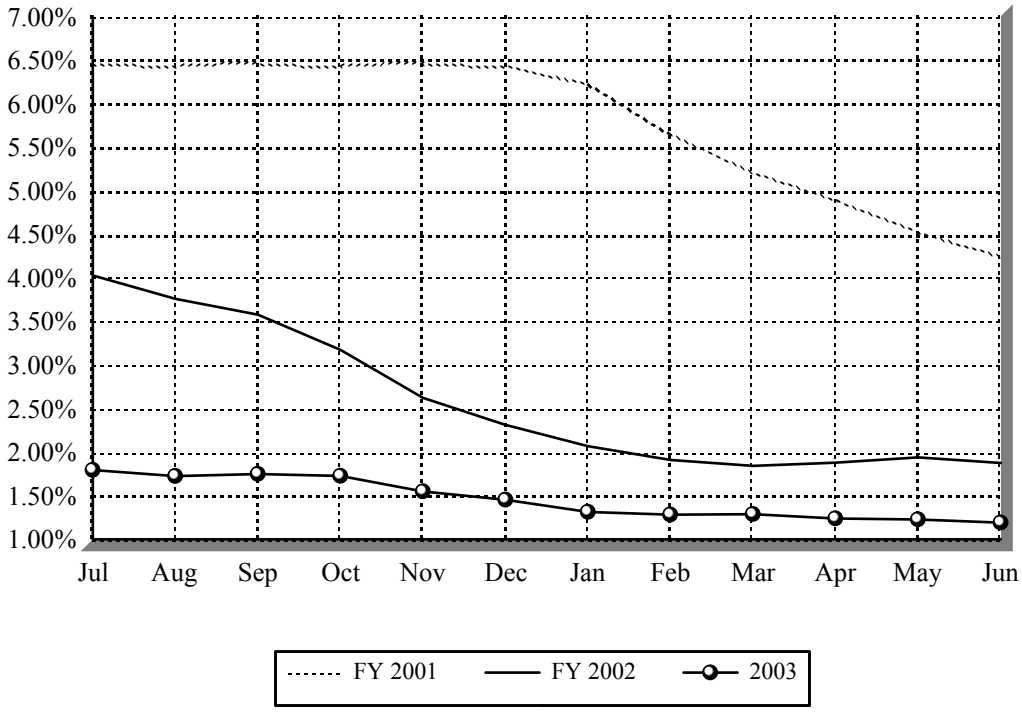Net Rate of Return *
Fiscal Years 2001, 2002 and 2003