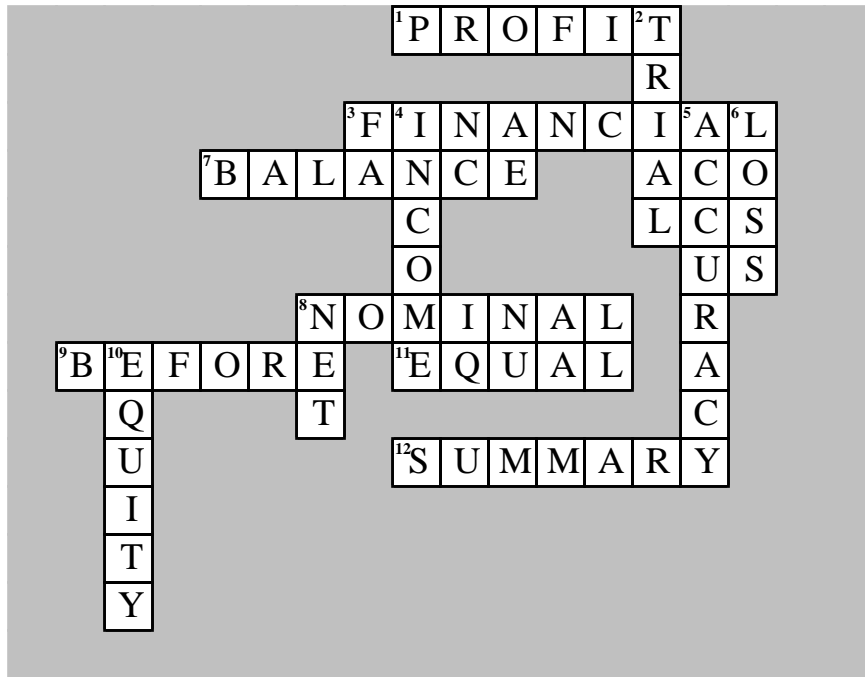


TRIAL BALANCE & FINANCIAL STATEMENTS - TEST 5
MEMORANDUM



(12)