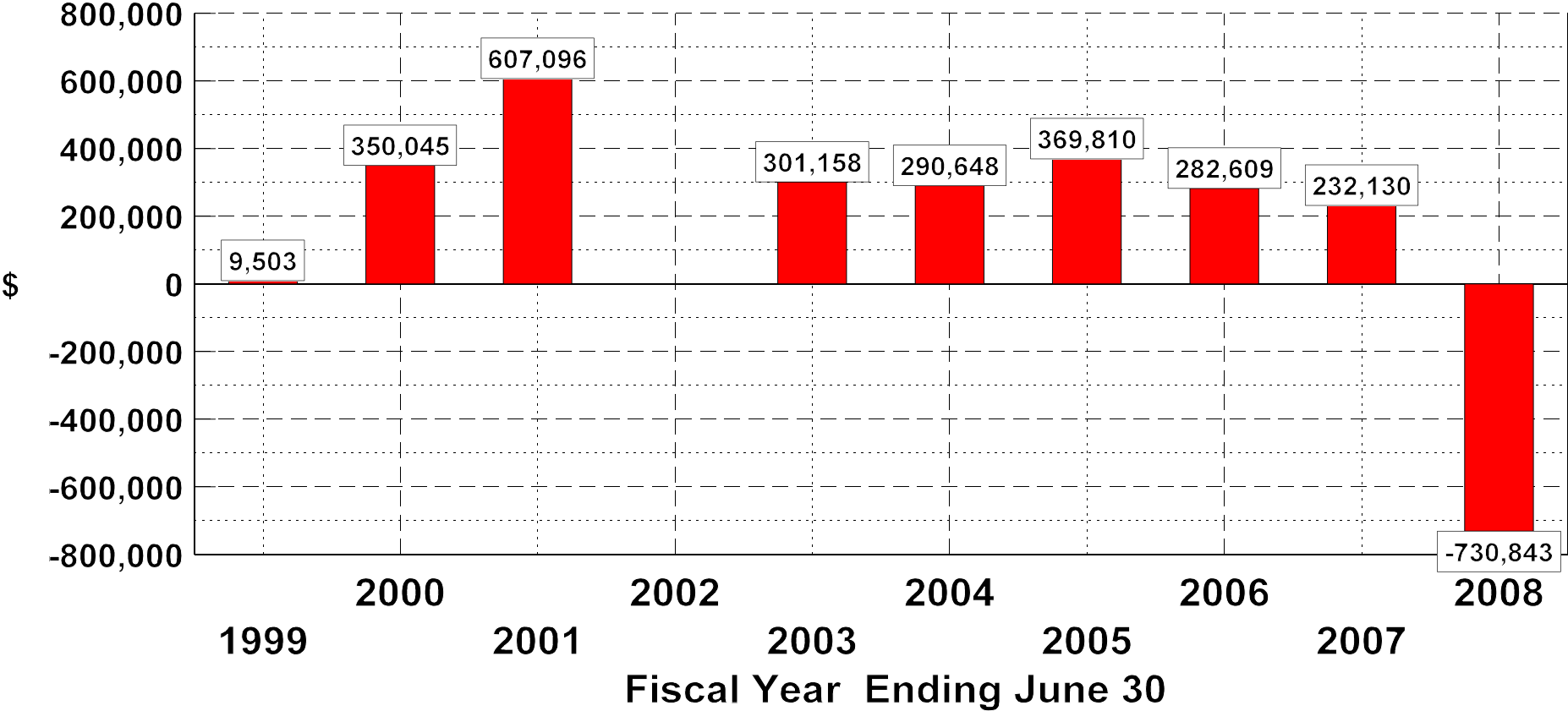


Emerging Trends at BTS - Excess / Deficit



Figures are from Federal Form 990