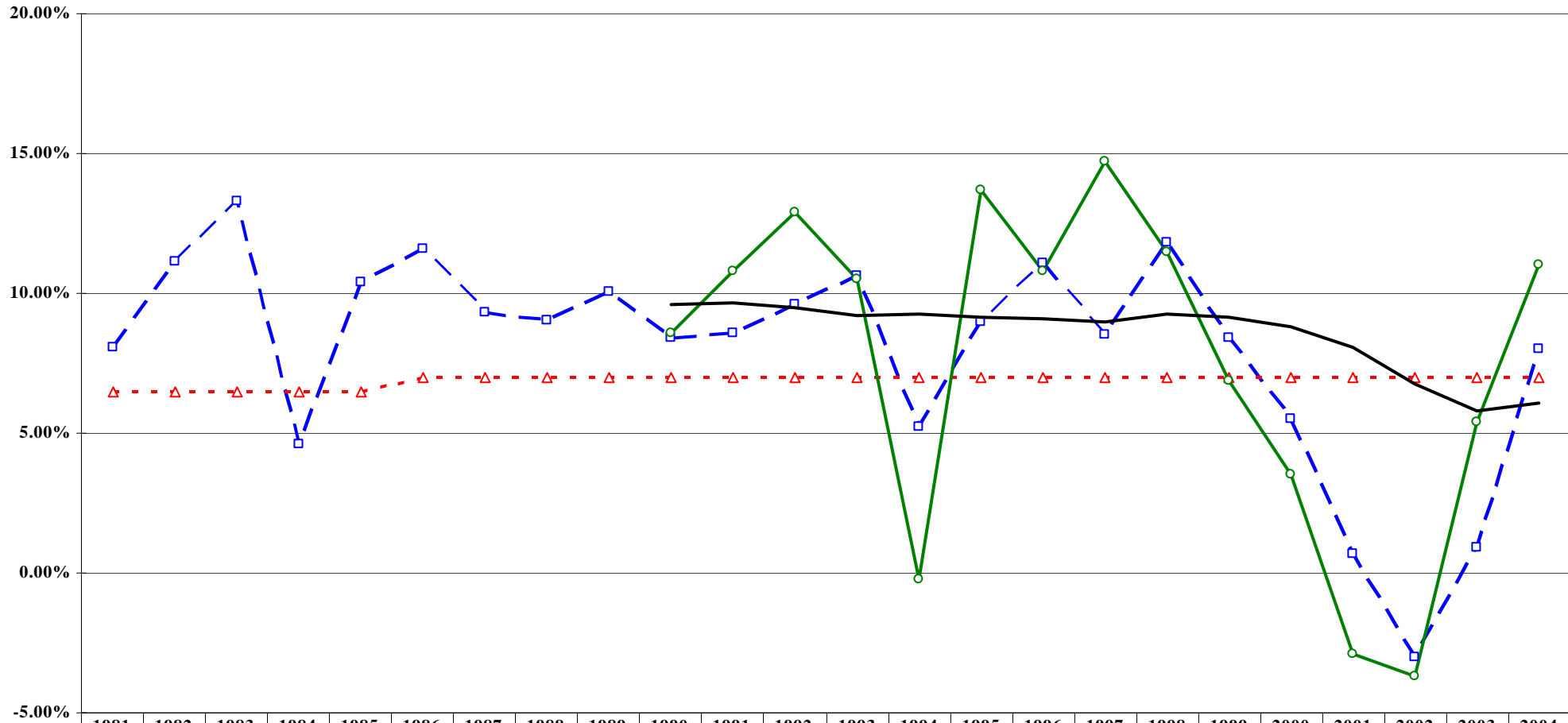


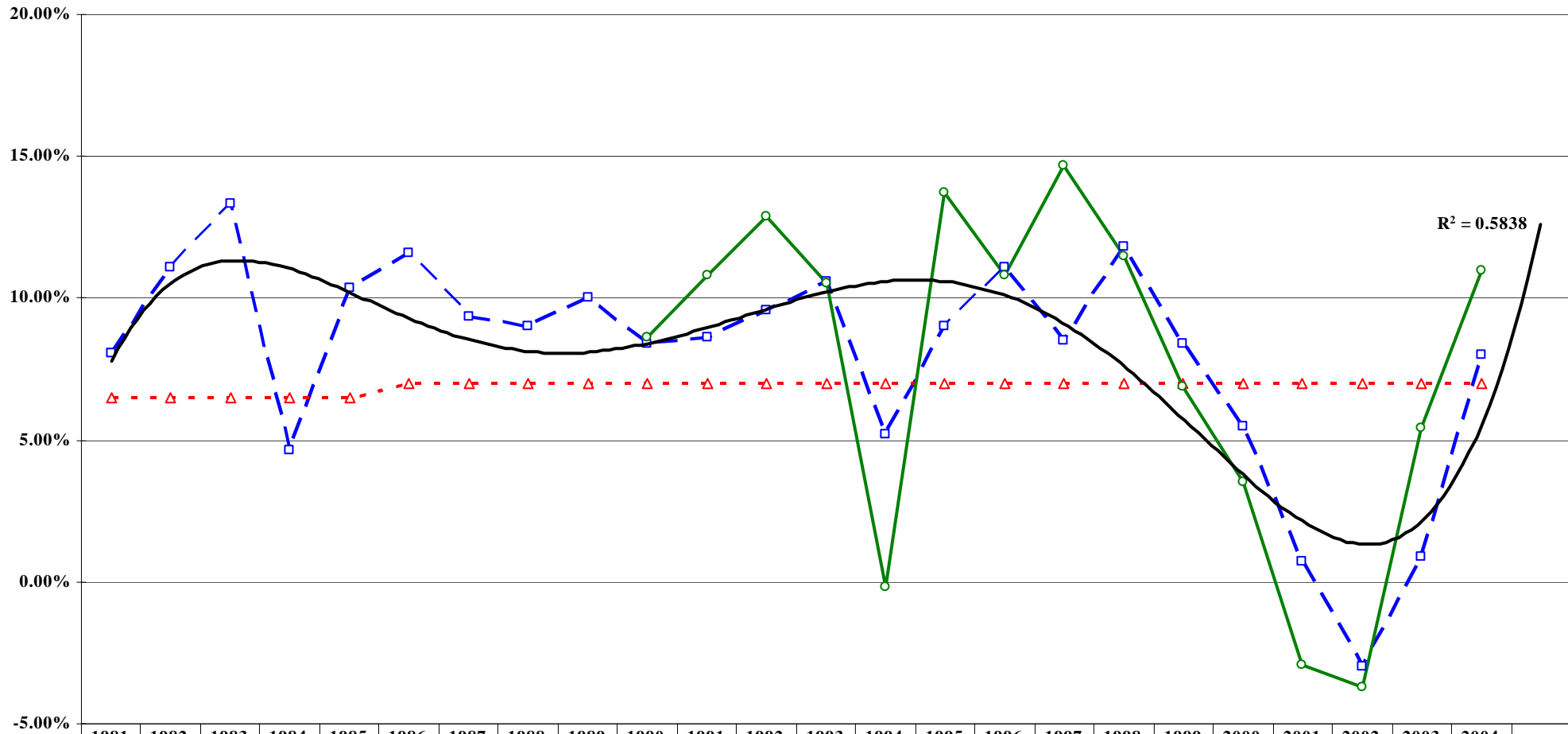
FIREFIGHTERS' RETIREMENT SYSTEM: RATE OF RETURN ON PLAN ASSETS



| | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|-------------------|-------|--------|--------|-------|--------|--------|-------|-------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|--------|--------|-------|--------|
| Actuarial Rate | 8.05% | 11.11% | 13.31% | 4.63% | 10.38% | 11.59% | 9.34% | 9.01% | 10.03% | 8.40% | 8.60% | 9.60% | 10.60% | 5.20% | 9.00% | 11.10% | 8.50% | 11.80% | 8.40% | 5.50% | 0.70% | -3.00% | 0.90% | 8.00% |
| Expected Rate | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% |
| Market Value Rate | | | | | | | | | | 8.60% | 10.80% | 12.90% | 10.50% | -0.20% | 13.70% | 10.80% | 14.70% | 11.50% | 6.90% | 3.50% | -2.90% | -3.70% | 5.40% | 11.00% |

—□— Actuarial Rate
 -△- Expected Rate
 —○— Market Value Rate
 — 10 per. Mov. Avg. (Actuarial Rate)

FIREFIGHTERS' RETIREMENT SYSTEM: RATE OF RETURN ON PLAN ASSETS



| | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|-------------------|-------|--------|--------|-------|--------|--------|-------|-------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|--------|--------|-------|--------|
| Actuarial Rate | 8.05% | 11.11% | 13.31% | 4.63% | 10.38% | 11.59% | 9.34% | 9.01% | 10.03% | 8.40% | 8.60% | 9.60% | 10.60% | 5.20% | 9.00% | 11.10% | 8.50% | 11.80% | 8.40% | 5.50% | 0.70% | -3.00% | 0.90% | 8.00% |
| Expected Rate | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% |
| Market Value Rate | | | | | | | | | | 8.60% | 10.80% | 12.90% | 10.50% | -0.20% | 13.70% | 10.80% | 14.70% | 11.50% | 6.90% | 3.50% | -2.90% | -3.70% | 5.40% | 11.00% |

—□— Actuarial Rate
 -△- Expected Rate
 —○— Market Value Rate
 — Poly. (Actuarial Rate)