

**Tina's Web Employer
Tina's Web Plan**

**Executive Summary
January 1, 2004 to December 31, 2004**

Please discard this page and place the table of contents here.

Plan Summary

High Level Summary of Plan Activity

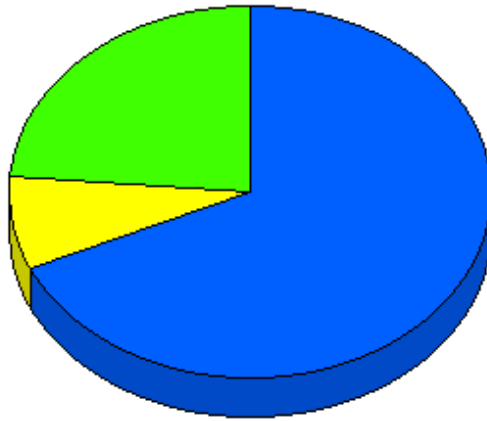
Beginning Balance as of January 1, 2004	\$(100.00)
Employee Contributions	4,800.00
Employer Contributions	0.00
Transfers and Rollovers	1,400.00
Withdrawals	0.00
Forfeitures	0.00
Earnings	4.13
Unrealized Gain / Loss	0.00
Loan Activity	0.00
Expenses	<u>(209.00)</u>
Ending Balance as of December 31, 2004	<u>\$5,895.13</u>
Vested Balance as of December 31, 2004	\$5,895.13
Average Participant Balance as of December 31, 2004	\$1,179.03

At the beginning of the period there were 3 participants with account balances. During the period 5 made contributions, 2 entered the plan and 0 left the plan, resulting in 5 participants with account balances at the end of the period.

Account Totals

Market Value of Accounts as of December 31, 2004

\$5,895.13



Employee Deferrals	67.7%
Employer Discretionary	(1.0)%
Loans	8.1%
Rollovers	23.3%
Total:	100.0%

<u>Account Type</u>	<u>Amount</u>	<u>Percent</u>
Employee Deferrals	4,068.03	69.0 %
Employer Discretionary	\$(58.15)	-1.0 %
Rollovers	1,400.00	23.7 %
Loans	485.25	8.2 %
Total:	\$5,895.13	100.0 %

This chart represents the dollar value of participant accounts held in each account type as a percentage of the total of all participant accounts as of December 31, 2004.

Forfeiture Account Analysis

Forfeiture account activity during the period ending December 31, 2004

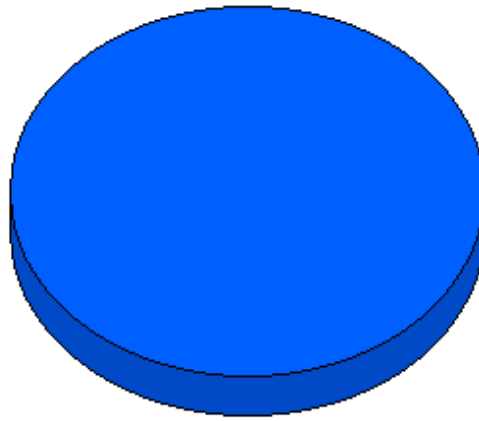
	<u>Dollar Value</u>	<u>Units</u>
Division: Default		
BT Pyramid Preservation Fund		
Beginning Balance: (January 1, 2004)	\$0.00	0.000
Additions:	100.00	100.000
Subtractions:	0.00	0.000
	<hr/>	<hr/>
Ending Balance: (December 31, 2004)	\$100.00	100.000
Fidelity Investment Dividend Growth Fund		
Beginning Balance: (January 1, 2004)	\$0.00	0.000
Additions:	6,000.00	6,000.000
Subtractions:	0.00	0.000
	<hr/>	<hr/>
Ending Balance: (December 31, 2004)	\$6,000.00	6,000.000

This section illustrates the forfeiture account activity for the period. A more detailed presentation is available in the attached financial exhibits.

Account Totals by Division

Market Value of Accounts by Division as of December 31, 2004

\$5,895.13



■	Default	100.0%
Total:		100.0%

Division Name

Default

Total:

Amount	Percent
\$5,895.13	100.0 %
\$5,895.13	100.0 %

Participant Overview

Market Value of Accounts as of December 31, 2004

\$5,895.13

	Participant Count	Average Balance	Total Balance
Active			
Active participants with account balances:	5	\$1,179.03	5,895.13
Grand totals for all participants with account balances:	5	\$1,179.03	\$5,895.13

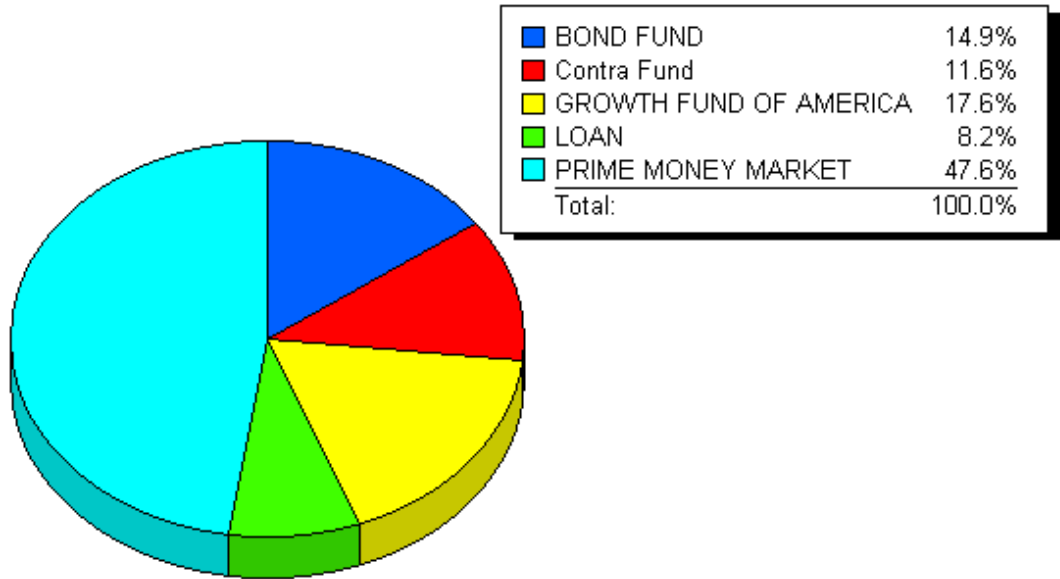
Investment Naming Convention

<u>Investment Name</u>	<u>Name For Communications</u>	<u>Investment ID</u>
BOND FUND	BOND FUND	BOND FUND
Contra Fund	Contra Fund	CONTRAFND
GROWTH FUND OF AMERICA	GROWTH FUND OF AMERICA	GROWFUND
LOAN	LOAN	LOAN
PRIME MONEY MARKET	PRIME MONEY MARKET	MONMKT

Investment Option Totals

Market Value of Investment Options as of December 31, 2004

\$5,895.13

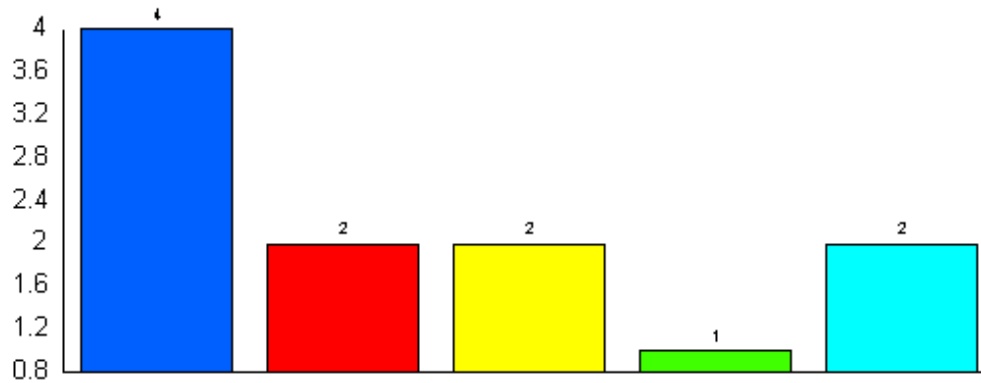


<u>Investment Option</u>	<u>Amount</u>	<u>Percent</u>
BOND FUND	\$881.08	14.9 %
Contra Fund	684.07	11.6 %
GROWTH FUND OF AMERICA	1,039.30	17.6 %
LOAN	485.25	8.2 %
PRIME MONEY MARKET	2,805.43	47.6 %
Total:	\$5,895.13	100.0 %

This chart represents the dollar value of investment options held as of December 31, 2004. These values are displayed as a percentage of the total of all participant accounts.

Investment Option Totals

Participation by Option as of December 31, 2004



<u>Investment Option</u>	<u>Participants in Investment</u>
BOND FUND	4
Contra Fund	2
GROWTH FUND OF AMERICA	2
LOAN	1
PRIME MONEY MARKET	2

This chart represents the total number of participants with account balances in each investment option as of December 31, 2004.

Summary of Investment Performance

January 1, 2004 to December 31, 2004

<u>Investment</u>	<u>Current Period</u>	<u>One Year (Annualized)</u>	<u>Five Year (Annualized)</u>
BT Pyramid Preservation Fund	10.00 %	11.00 %	12.00 %
Fidelity Contra Fund	9.00 %	8.75 %	6.25 %
Fidelity Investment Dividend Growth Fund	12.00 %	25.00 %	30.00 %
Loan Fund	-5,000.00 %	-5,000.00 %	-5,000.00 %
Prime Money Market	1.00 %	1.00 %	1.00 %

Note: The rates of return shown above are for the plan's funds as a whole as of December 31, 2004. The rates of return credited to individual accounts will vary due to the timing of activity within the account.

Investment Option Transfers

Elected transfers during the period ending December 31, 2004

<u>Investment Option</u>	<u>Dollar amount transferred</u>	<u>Participants involved</u>
Contra Fund	1.25	1
GROWTH FUND OF AMERICA	(1.25)	1
Total:	\$0.00	

This chart represents the total dollars transferred amongst the available investment options and the number of individuals involved.

Investment Option / Participation by Age

Market Value of Investment Funds as of December 31, 2004

\$5,895.13

<u>Option / Age Range</u>	<u><30</u>	<u>30 to 42</u>	<u>43 to 52</u>	<u>53 to 62</u>	<u>62+</u>	<u>Total</u>
BOND FUND	257.75	48.00	0.00	394.33	181.00	881.08
	1	1	0	1	1	4
Contra Fund	359.00	0.00	0.00	325.07	0.00	684.07
	1	0	0	1	0	2
GROWTH FUND OF AMERICA	714.25	0.00	0.00	325.05	0.00	1,039.30
	1	0	0	1	0	2
LOAN	0.00	0.00	0.00	485.25	0.00	485.25
	0	0	0	1	0	1
PRIME MONEY MARKET	0.00	0.00	1,431.00	1,374.43	0.00	2,805.43
	0	0	1	1	0	2
Total	1,331.00	48.00	1,431.00	2,904.13	181.00	\$5,895.13
	1	1	1	1	1	5

This page presents participant balances by age and option as of December 31, 2004.

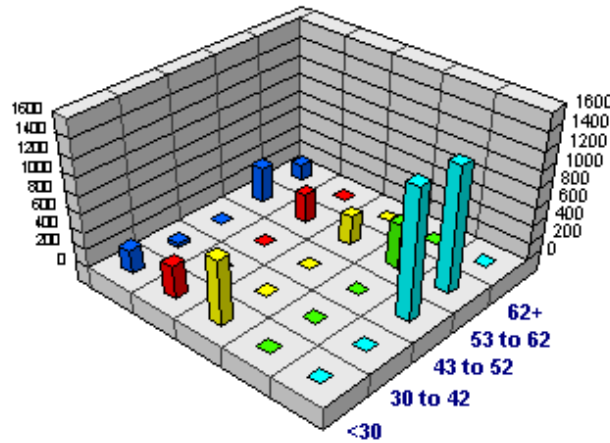
Illustrated are total dollars held, with a count of participants with balances below. Please note that a participant may have a balance in more than one option.

Investment Option Balances by Age

Market Value of Investment Funds as of December 31, 2004

\$5,895.13

Balance by fund and age

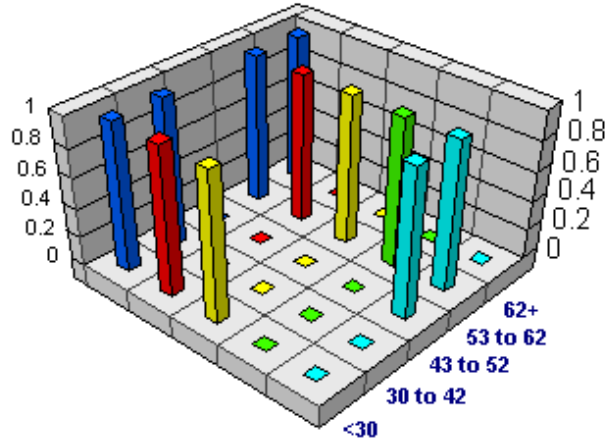


Option / Age Range	<u><30</u>	<u>30 to 42</u>	<u>43 to 52</u>	<u>53 to 62</u>	<u>62+</u>	<u>Total</u>
BOND FUND	257.75	48.00	0.00	394.33	181.00	881.08
Contra Fund	359.00	0.00	0.00	325.07	0.00	684.07
GROWTH FUND OF AMERICA	714.25	0.00	0.00	325.05	0.00	1,039.30
LOAN	0.00	0.00	0.00	485.25	0.00	485.25
PRIME MONEY MARKET	0.00	0.00	1,431.00	1,374.43	0.00	2,805.43
Total	1,331.00	48.00	1,431.00	2,904.13	181.00	\$5,895.13

Investment Option Participants by Age

Participants with balances as of December 31, 2004

Participants by fund and age



<u>Option / Age Range</u>	<u><30</u>	<u>30 to 42</u>	<u>43 to 52</u>	<u>53 to 62</u>	<u>62+</u>	<u>Total</u>
BOND FUND	1	1	0	1	1	4
Contra Fund	1	0	0	1	0	2
GROWTH FUND OF AMERICA	1	0	0	1	0	2
LOAN	0	0	0	1	0	1
PRIME MONEY MARKET	0	0	1	1	0	2
Total	1	1	1	1	1	5

Participation Statistics by Division

Participation Overview as of December 31, 2004

Division Name	Total With Balances	Total Contributing
Default	5	5
	<hr/> 5	<hr/> 5

Participation Statistics

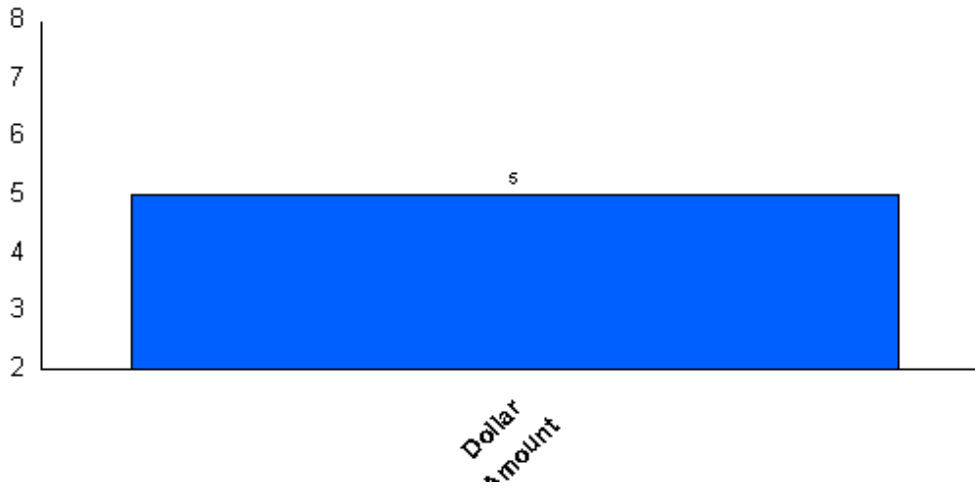
Participation Overview as of December 31, 2004

	<u>Total With Balances</u>	<u>Total Contributing</u>
Plan Grand Totals	5	5

The information illustrates participant counts for those with balances and those contributing.

Deferral Rate Analysis

Current Deferral Rates



Deferral Rate	Total
Dollar Amount	5
Total	5

This chart represents the deferral rates for those that contributed during the period. Please note that a figure of 0 % indicates that the participant has stopped contributing.

Model Detail Information

Analysis of Model Participation

<u>Model ID</u>	<u>Model Name</u>	<u>Balance</u>	<u>Participant Count</u>
*** MODERATE	*** Moderate Model	1,000.00	1
	Grand Total:	\$1,000.00	1

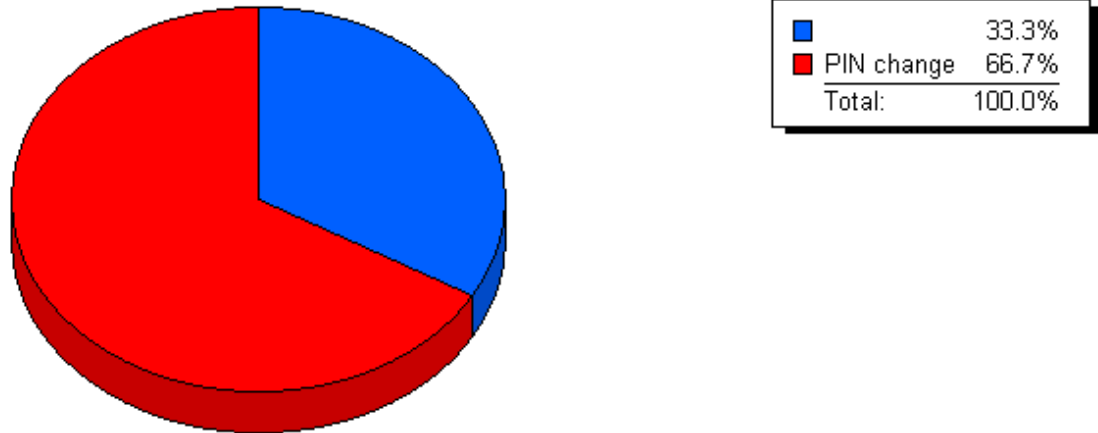
Model Detail Information - Continued

Analysis of Model Composition

*** Moderate Model	Allocation
BT Pyramid Preservation Fund	25.00 %
Fidelity Contra Fund	25.00 %
Fidelity Investment Dividend Growth Fund	25.00 %
Prime Money Market	25.00 %

Hotline/Internet Activity Summary

Transactions from January 1, 2004 through December 31, 2004



<u>Transaction Description</u>	<u>Number of Participants</u>	<u>Number of Transactions</u>	<u>Percent of Total</u>
	1	1	33.3 %
PIN change	1	2	66.7 %
Total:	2	3	100.0 %

This chart represents participant initiated Hotline and Internet transactions from January 1, 2004 through December 31, 2004 as a percentage of all participant initiated transactions.

Table of Contents

	Page
Plan Summary	2
Account Totals	3
Forfeiture Account Analysis	4
Account Totals by Division	5
Participant Overview	6
Investment Naming Convention	7
Investment Option Totals	8
Summary of Investment Performance	10
Investment Option Transfers	11
Investment Option / Participation by Age	12
Investment Option Balances by Age	13
Investment Option Participants by Age	14
Participation Statistics by Division	15
Participation Statistics	16
Deferral Rate Analysis	17
Model Detail Information	18
Hotline/Internet Activity Summary	20