CHART 13: Compared with 2012, how do you expect your organization's revenue to change in 2013?

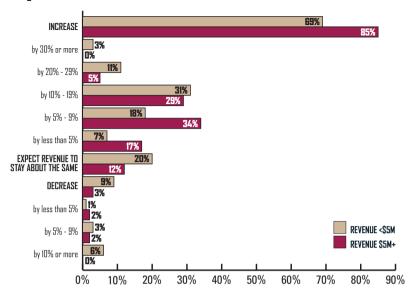


CHART 14: Compared with 2012, about how much do you anticipate your organization's <u>operating expenses</u> will increase in each of these areas in 2013?

