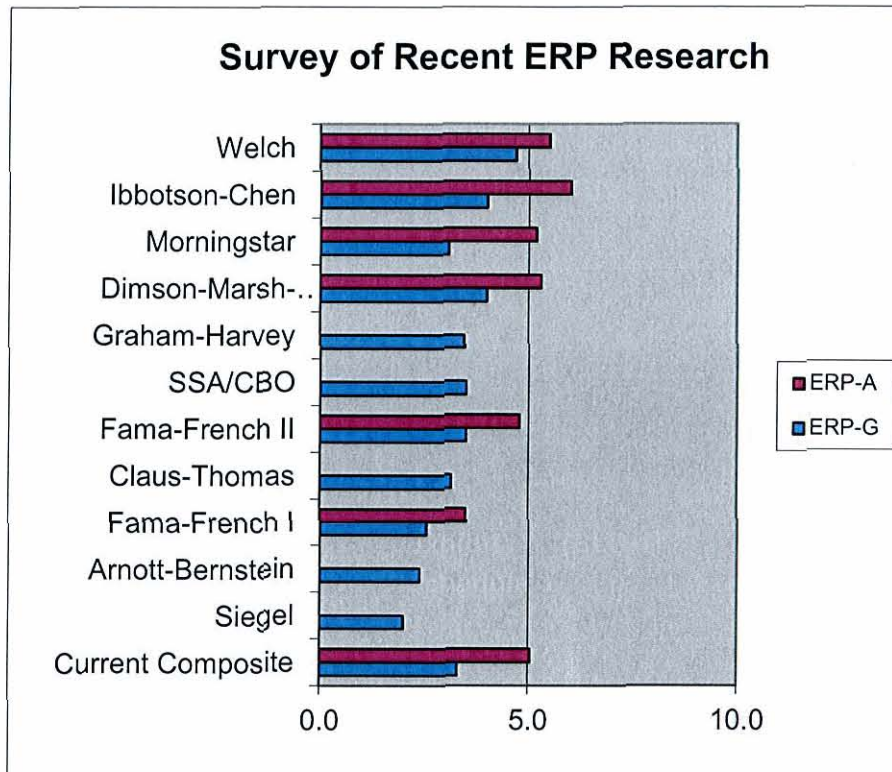


Exhibit ____ (BLC-1)
Schedule 3

**Exhibit ____ (BLC-1)
Schedule 3**



Source Data For Chart:

Source	Equity Risk Premium		Estimated Total Stock Return	
	ERP-G	ERP-A	Long-Term	Annual
Current Co	3.30	5.04	6.50	5.04
Siegel	2.00		5.20	
Arnott-Berr	2.40		5.60	
Fama-Fren	2.55	3.50	5.75	3.50
Claus-Thor	3.15		6.35	
Fama-Fren	3.50	4.78	6.70	4.78
SSA/CBO	3.50		6.70	
Graham-Hi	3.46		6.66	
Dimson-Ma	4.00	5.30	7.20	5.30
Morningsta	3.08	5.18	6.28	5.18
Ibbotson-C	4.00	6.00	7.20	6.00
Welch	4.70	5.50	7.90	5.50
Risk-free rates			3.2	0