

Department of the Treasury
Internal Revenue Service

▶ See separate instructions

For calendar year 1989, or tax year beginning 1989, and ending 19.....

Please type or print	Name	A Employer identification number
	Number and street (or P.O. box number if mail is not delivered to street address)	B Date incorporated
	City or town, state, and ZIP code	C Check if this is a consolidated return ▶ <input type="checkbox"/>

- D** Check applicable boxes: (1) Final return (2) Change in address (3) Amended return
- E** Check applicable box if an election has been made under section(s) ▶ (1) 953(c)(3)(C) (2) 953(d)
- F** Check box for kind of company: (1) Mutual (2) Stock

Tax Computation and Payments	1 Taxable income (Schedule A, line 37)	1	
	2 Taxable investment income for electing small companies (Schedule B, line 21)	2	
	3 Check if you are a member of a controlled group (see sections 1561 and 1563) ▶ <input type="checkbox"/>		
	a Enter your share of the \$50,000 amount and \$25,000 amount (in that order) in each taxable income bracket: (i) \$ (ii) \$		
	b Enter your share of the additional tax (not to exceed \$11,750) ▶ \$		
	4 Income tax—See instructions to figure the tax	4	
	5 Enter amount of tax that a reciprocal must include	5	
	6 Total (add lines 4 and 5)	6	
	7 Tax credits:		
	a Foreign tax credit (attach Form 1118)	7a	
	b Other credits (see instructions)	7b	
	c General business credit. Check if from: <input type="checkbox"/> Form 3800 <input type="checkbox"/> Form 3468 <input type="checkbox"/> Form 5884 <input type="checkbox"/> Form 6478 <input type="checkbox"/> Form 6765 <input type="checkbox"/> Form 8586	7c	
	d Credit for prior year minimum tax (attach Form 8801)	7d	
	e Total credits (add lines 7a through 7d)	7e	
	8 Balance of tax (line 6 less line 7e)	8	
	9 Foreign corporations—Tax on income not connected with U.S. business	9	
	10 Recapture taxes. Check if from: <input type="checkbox"/> Form 4255 <input type="checkbox"/> Form 8611.	10	
	11a Alternative minimum tax (attach Form 4626)	11a	
b Environmental tax (attach Form 4626)	11b		
12 Personal holding company tax (attach Schedule PH (Form 1120))	12		
13 Total tax—Add lines 8 through 12	13		
14a 1988 overpayment allowed as a credit	14a		
b Prior year's special estimated tax payments to be applied	14b		
c 1989 estimated tax payments (See instructions)	14c		
d 1989 special estimated tax payments (See instructions) 14d	14d		
e 1989 refund applied for on Form 4466 14e ()	14e		
f Enter the total of lines 14a through 14c less line 14e	14f		
g Tax deposited with Form 7004	14g		
h Credit by reciprocal for tax paid by attorney-in-fact under section 835(d)	14h		
i Other credits and payments	14i		
j Total credits and payments (add lines 14f through 14i)	14j		
15 Enter any PENALTY for underpayment of estimated tax—Check ▶ <input type="checkbox"/> if Form 2220 is attached	15		
16 TAX DUE —If the total of lines 13 and 15 is larger than line 14j, enter AMOUNT OWED	16		
17 OVERPAYMENT —If line 14j is larger than the total of lines 13 and 15, enter AMOUNT OVERPAID	17		
18 Enter amount of line 17 you want: Credited to 1990 estimated tax ▶ \$ Refunded ▶ 18	18		

Please Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

▶ _____ Date _____ Title _____
Signature of officer

Paid Preparer's Use Only

Preparer's signature ▶ _____ Date _____ Check if self-employed ▶ Preparer's social security no. _____
Firm's name (or yours if self-employed) and address ▶ _____ E.I. No. ▶ _____
ZIP code ▶ _____

Schedule A Taxable Income—Section 832

Income	1 Premiums earned—section 832(b)(4) (Schedule E, line 7)			1		
	2 Dividends—section 832(b)(2) (Schedule C, line 14, column (c))			2		
		(a) Interest received	(b) Amortization of premium	(c) Balance (Column (a) less column (b))		
	3a Gross interest—section 832(b)(2).					
	b Interest exempt under section 103.					
	c Taxable interest (line 3a less line 3b)				3c	
	4 Rents—section 832(b)(2)				4	
	5 Royalties—section 832(b)(1)(C)				5	
	6 Capital gain net income—section 832(b)(1)(B) (attach Schedule D (Form 1120))				6	
	7 Net gain or (loss) from Form 4797, line 18, Part II (attach Form 4797)—section 832(b)(1)(B)				7	
	8 Certain mutual fire or flood insurance companies—section 832(b)(1)(D)				8	
	9 Income on account of special income and deduction accounts—section 832(b)(1)(E)				9	
	10 Income from protection against loss account (Schedule K, line 2e)				10	
	11 Mutual interinsurers or reciprocal underwriters—decrease in subscriber accounts—section 832(f)(2)				11	
12 Income from a special loss discount account—Section 847 (attach Form 8816)				12		
13 Other income—section 832(b)(1)(C) (attach schedule)				13		
14 Gross income (add lines 1 through 13)				14		
Deductions (See instructions for limitations on deductions)	15 Compensation of officers—section 832(c)(1) (Schedule I)			15		
	16a Salaries and wages—section 832(c)(1) ▶	b Less jobs credit ▶	c Balance ▶	16c		
	17 Worthless agency balances and bills receivable—section 832(c)(6)			17		
	18 Rents—section 832(c)(1)			18		
	19 Taxes—section 832(c)(3)			19		
	20 Interest—section 832(c)(2)			20		
	21 Contributions—section 832(c)(9) (see instructions for 10% limitation)			21		
	22 Depreciation (attach Form 4562)—section 832(c)(8)			22		
	23 Depletion—section 832(c)(8)			23		
	24 Pension, profit-sharing, etc., plans—section 832(c)(10)			24		
	25 Employee benefit programs—section 832(c)(1)			25		
	26 Losses incurred—section 832(c)(4) (Schedule F, line 10)			26		
	27 Additional deduction—section 847			27		
	28 Other capital losses—section 832(c)(5) (Schedule G, line 12, column (g))			28		
	29 Dividends to policyholders—section 832(c)(11)			29		
	30 Mutual interinsurers or reciprocal underwriters—increase in subscriber accounts—section 832(f)(1)			30		
	31 Other deductions—sections 832(c)(1) and 832(c)(10) (net of the annual statement change in unpaid loss adjustment expenses) (attach schedule)			31		
	32 Total deductions (add lines 15 through 31)			32		
	33 Subtotal (line 14 less line 32)			33		
	34a Special deduction for section 833 organizations—section 833(b) (Schedule H, line 6)	34a				
	b Deduction on account of special income and deduction accounts—section 832(c)(13)	34b				
c Total (add lines 34a and 34b)				34c		
35 Subtotal (line 33 less line 34c)				35		
36a Dividends-received deduction—section 832(c)(12) (Schedule C, line 27)	36a					
b Net operating loss deduction—section 832(c)(10)	36b					
c Total (add lines 36a and 36b)				36c		
37 Taxable income or (loss) (line 35 less line 36c). Enter here and on page 1, line 1				37		

Schedule B Part I—Taxable Investment Income or (Loss) of Electing Small Companies—Section 834

		(a) Interest received	(b) Amortization of premium	(c) Balance (Column (a) less column (b))		
Income	1a Gross interest—section 834(b)(1)(A)					
	b Interest exempt under section 103					
	c Taxable interest (line 1a less line 1b)					
	2 Dividends—section 834(b)(1)(A) (Schedule C, line 14, column (c))				1c	
	3 Gross rents—section 834(b)(1)(A)				2	
	4 Gross royalties—section 834(b)(1)(A)				3	
	5 Gross income from trade or business other than insurance business and from Form 4797—section 834(b)(2)				4	
	6 Income from leases described in sections 834(b)(1)(B) and 834(b)(1)(C)				5	
7 Gain from separate Schedule D (Form 1120)—section 834(b)(1)(D)				6		
8 Gross investment income. (add lines 1c through 7)				7		
Deductions	9 Real estate taxes—section 834(c)(3)				8	
	10 Other real estate expenses—section 834(c)(3)				9	
	11 Depreciation (attach Form 4562)—section 834(c)(4)				10	
	12 Depletion—section 834(c)(9)				11	
	13 Trade or business deductions as provided in section 834(c)(8) (attach schedule)				12	
	14 Interest—section 834(c)(5)				13	
	15 Other capital losses—section 834(c)(6) (Schedule G, line 12, column (g))				14	
	16 Total (add lines 9 through 15)				15	
	17 Investment expenses—section 834(c)(2) (attach schedule)				16	
	18 Total deductions (add lines 16 and 17)				17	
	19 Line 8 less line 18				18	
	20 Dividends-received deduction—section 834(c)(7) (Schedule C, line 27)				19	
21 Taxable investment income or (loss) (Line 19 less line 20). Enter here and on page 1, line 2				20		

Schedule B Part II—Invested Assets Book Values

(Complete only if you claim a deduction for general expenses allocated to investment income.)

		(a) Beginning of tax year	(b) End of tax year
1	Real estate	1	
2	Mortgage loans	2	
3	Collateral loans	3	
4	Policy loans, including premium notes	4	
5	Bonds of domestic corporations	5	
6	Stock of domestic corporations	6	
7	Government obligations, etc	7	
8	Bank deposits bearing interest	8	
9	Other interest-bearing assets (attach schedule)	9	
10	Total (add lines 1 through 9)	10	
11	Add columns (a) and (b), line 10		11
12	Mean of the invested assets for the tax year (enter one-half of line 11)		12
13	¼ of 1% of line 12 (multiply line 12 by .0025)		13
14	Income base (Subtract line 1b, Schedule B, Part I, from the total of line 8, Schedule B, Part I, plus line 1b, column (c), Schedule B, Part I)	14	
15	3¾% of line 12 (multiply line 12 by .0375)	15	
16	Line 14 less line 15 (but do not enter less than zero)	16	
17	25% of line 16 (multiply line 16 by .25)		17
18	Limitation on deduction for investment expenses (add lines 13 and 17)		18

Schedule C Dividends and Special Deductions
(See instructions.)

Income

1 Dividends from less-than-20%-owned domestic corporations (other than debt-financed stock)—section 243(a).

2 Dividends from 20%-or-more-owned domestic corporations (other than debt-financed stock)—section 243(c).

3 Dividends on debt-financed stock of domestic and foreign corporations—section 246A.

4 Dividends on certain preferred stock of less-than-20%-owned public utilities.

5 Dividends on certain preferred stock of 20%-or-more-owned public utilities.

6 Dividends on stock of certain less-than-20%-owned foreign corporations and certain FSCs.

7 Dividends on stock of certain 20%-or-more-owned foreign corporations and certain FSCs.

8 Dividends on stock of wholly owned foreign subsidiaries and FSCs—section 245(b).

9 Dividends from affiliated companies—section 243(a)(3).

10 Other dividends from foreign corporations not included on lines 6, 7, and 8.

11 Income from controlled foreign corporations under subpart F (attach Forms 5471).

12 Foreign dividend gross-up (section 78).

13 Other dividends (attach schedule).

14 Total dividends—add lines 1 through 13. Enter the amount from column (c) on Schedule A, line 2, or Schedule B, Part I, line 2, whichever is applicable.

	Dividends Received		(c) Total dividends received (column (a) plus column (b))
	(a) Not subject to section 832(b)(5)(B)	(b) Subject to section 832(b)(5)(B)	
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			

Deduction

15 70% of line 1.

16 80% of line 2.

17 Deduction for line 3 (see instructions).

18 41.176% of line 4.

19 47.059% of line 5.

20 70% of line 6.

21 80% of line 7.

22 100% of line 8.

23 Total—add lines 15 through 22. (See instructions for limitation.)

24 100% of line 9.

25 Total not subject to section 832(b)(5)(B)—add line 23, column (a), and line 24, column (a).

26 Total subject to section 832(b)(5)(B)—add line 23, column (b), and line 24, column (b). Enter here and on Schedule F, line 7.

27 Total deduction—add line 23, column (c), and line 24, column (c). Enter here and on Schedule A, line 36a, or Schedule B, Part I, line 20, whichever is applicable.

	Dividends-Received Deduction		(c) Total dividends-received deduction (column (a) plus column (b))
	(a) Not subject to section 832(b)(5)(B)	(b) Subject to section 832(b)(5)(B)	
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
27			

Schedule E Premiums Earned (See Instructions.)—Section 832

1	Net premiums written—section 832(b)(4)(A)			1	
2	Plus: Unearned premiums on outstanding business at the end of the preceding tax year:				
a	100% of life insurance reserves included in unearned premiums (section 832(b)(7)(A)) and all unearned premiums of section 833 organizations	2a			
b	90% of unearned premiums attributable to insuring certain securities—section 832(b)(7)(B)	2b			
c	Discounted unearned premiums attributable to title insurance—section 832(b)(8)	2c			
d	80% of all other unearned premiums—section 832(b)(4)(B)	2d			
e	Total (add lines 2a through 2d)			2e	
3	Line 1 plus line 2e			3	
4	Less: Unearned premiums on outstanding business at the end of the current tax year:				
a	100% of life insurance reserves included in unearned premiums (section 832(b)(7)(A)) and all unearned premiums of section 833 organizations	4a			
b	90% of unearned premiums attributable to insuring certain securities—section 832(b)(7)(B)	4b			
c	Discounted unearned premiums attributable to title insurance—section 832(b)(8)	4c			
d	80% of all other unearned premiums—section 832(b)(4)(B)	4d			
e	Total (add lines 4a through 4d)			4e	
5	Line 3 less line 4e			5	
6	Transitional adjustment (Fiscal year filers see instructions)				
a	(1) Unearned premiums (other than title, life, and those described in sections 832(b)(7)(B) and 833) as of 12/31/86—section 832(b)(4)(C)	6a(1)			
	(2) Line 6a(1) times 3⅓%			6a(2)	
b	(1) Unearned premiums attributable to insuring certain securities as of 12/31/86—section 832(b)(7)(B)	6b(1)			
	(2) Line 6b(1) times 1⅔%			6b(2)	
c	Adjustment for companies terminating as an insurance company taxable under section 831(a)—section 832(b)(7)(C)			6c	
d	Total—add lines 6a(2), 6b(2), and 6c			6d	
7	Premiums earned—line 5 plus line 6d. Enter here and on Schedule A, line 1			7	

Schedule F Losses Incurred (See instructions.)—Section 832

1	Losses paid during the tax year (attach schedule)			1	
2	Plus:				
a	Unpaid losses on life insurance contracts outstanding at the end of the current tax year—section 832(b)(5)(A)(ii)	2a			
b	Discounted unpaid losses outstanding at the end of the current tax year—section 832(b)(5)(A)(ii)	2b			
c	Total—add lines 2a and 2b			2c	
3	Line 1 plus line 2c			3	
4	Less:				
a	Unpaid losses on life insurance contracts outstanding at the end of the preceding tax year—section 832(b)(5)(A)(ii)	4a			
b	Discounted unpaid losses outstanding at the end of the preceding tax year—section 832(b)(5)(A)(ii)	4b			
c	Total—add lines 4a and 4b			4c	
5	Losses incurred—line 3 less line 4c—section 832(b)(5)(A)			5	
6	Tax-exempt interest subject to section 832(b)(5)(B)	6			
7	Dividends-received deduction subject to section 832(b)(5)(B)—Enter the amount from Schedule C, line 26	7			
8	Total—line 6 plus line 7	8			
9	Reduction of deduction under section 832(b)(5)(B)—line 8 times 15%			9	
10	Losses incurred deductible under section 832(c)(4)—line 5 less line 9. Enter here and on Schedule A, line 26			10	

Schedule G Other Capital Losses (See instructions.)

(Capital assets sold or exchanged to meet abnormal insurance losses and to pay dividends and similar distributions to policyholders.)

1	Dividends and similar distributions paid to policyholders						1		
2	Losses paid						2		
3	Expenses paid						3		
4	Total (add lines 1, 2, and 3)						4		
5	Interest received—adjusted to cash method if necessary						5		
6	Dividends received—Schedule C, line 14, column (c), adjusted to cash method if necessary						6		
7	Gross rents, gross royalties, lease income, etc., and gross income from a trade or business other than an insurance business including income from Form 4797 (include gains for invested assets only), adjusted to cash method if necessary						7		
8	Net premiums received (adjusted to cash method if necessary)						8		
9	Total (add lines 5 through 8)						9		
10	Limitation on gross receipts from sales of capital assets (line 4 less line 9, but do not enter less than zero)						10		
	(a) Description of capital asset	(b) Date acquired	(c) Gross sales price	(d) Cost or other basis	(e) Expense of sale	(f) Depreciation allowed (or allowable)		(g) Loss (col. (d) plus col. (e) less the sum of cols. (c) and (f))	
11									
12	Totals—column (c) must not be more than line 10. (Enter column (g) in Schedule A, line 28, or Schedule B, line 15, whichever is applicable)								

Schedule H Special Deduction for Section 833 Organizations (See instructions.)

Part I—Computation of Deduction

1	Claims incurred during the tax year—section 833(b)(1)(A)(i)						1		
2	Expenses incurred during the tax year in connection with the administration, adjustment, or settlement of claims—section 833(b)(1)(A)(ii)						2		
3	Total—add lines 1 and 2						3		
4	25% of line 3						4		
5	Beginning adjusted surplus (see instructions)						5		
6	Special deduction—line 4 less line 5, but not less than zero. Enter here and on Schedule A, line 34a. (See instructions for limitation.)						6		

Part II—Computation of Ending Adjusted Surplus

7	Beginning adjusted surplus—enter amount from line 5, Part I						7		
8	Special deduction (Schedule A, line 34a)—section 833(b)(3)(C)(i)						8		
9	Net operating loss deduction (Schedule A, line 36b)—section 833(b)(3)(C)(ii)						9		
10	Net exempt income—section 833(b)(3)(C)(iii) (see instructions):								
a	Adjusted tax-exempt income						10a		
b	Adjusted dividends-received deduction						10b		
11	Taxable income or (loss)—section 833(b)(3)(C) (Schedule A, line 37)						11		
12	Ending adjusted surplus—add lines 7 through 11						12		

Schedule I Compensation of Officers (See instructions.)

Schedule J Additional Information

	Yes	No		Yes	No
<p>G (1) Did the corporation at the end of this tax year own, directly or indirectly, 50% or more of the voting stock of a domestic corporation? (For rules of attribution, see section 267(c).)</p> <p>If "Yes," attach a schedule showing: (a) Name, address, and identification number; (b) Percentage owned; and (c) Taxable income or (loss) before NOL or special deductions from line 28, page 1, Form 1120 (or line 24, page 1, Form 1120-A) of that corporation for the tax year ending with or within your tax year.</p> <p>(2) Did any individual, partnership, corporation, estate, or trust, at the end of the tax year, own, directly or indirectly, 50% or more of the corporation's voting stock? (For rules of attribution, see section 267(c).)</p> <p>If "Yes," attach a schedule showing: (a) Name, address, and identification number; (b) Percentage owned; and (c) If the owner of that voting stock was a person other than a U.S. person (see instructions), check "Yes" and show owner's country. Note: If checked "Yes," the corporation may have to file Form 5472.</p> <p>▶</p>	[]	[]	<p>J Was the corporation the grantor of, or transferor to, a foreign trust that existed during the current tax year, whether or not it has any beneficial interest in it? (If "Yes," the corporation may be required to file Forms 3520, 3520A, or 926.)</p>	[]	[]
<p>H Was the corporation a U.S. shareholder of any controlled foreign corporation (see sections 951 and 957)?</p> <p>(If "Yes," attach Form 5471 for each such corporation.)</p> <p>Note: Domestic and foreign corporations in a trade or business in the U.S. that are controlled by a foreign person may have to file Form 5472.</p>	[]	[]	<p>K During this tax year did the corporation maintain any part of its accounting/tax records on a computerized system?</p>	[]	[]
<p>I At any time during the tax year, did the corporation have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? (See the instructions for exceptions and filing requirements for Form TD F 90-22.1.)</p> <p>If "Yes," write in the name of the foreign country.</p> <p>▶</p>	[]	[]	<p>L Check method of accounting:</p> <p>(1) <input type="checkbox"/> Cash</p> <p>(2) <input type="checkbox"/> Accrual</p> <p>(3) <input type="checkbox"/> Other (Specify) ▶</p>	[]	[]
			<p>M Has the corporation elected to use its own payout pattern for discounting unpaid losses and unpaid loss adjustment expenses?</p>	[]	[]
			<p>N (1) Enter the total unpaid losses shown on the corporation's annual statement:</p> <p>(a) for the current tax year: \$</p> <p>(b) for the previous tax year: \$</p>	[]	[]
			<p>(2) Enter the total unpaid loss adjustment expenses shown on the corporation's annual statement:</p> <p>(a) for the current tax year: \$</p> <p>(b) for the previous tax year: \$</p>	[]	[]
			<p>O Does the corporation discount any of the loss reserves shown on its annual statement?</p>	[]	[]
			<p>P Enter the amount of tax-exempt interest received or accrued during the tax year ▶</p>	[]	[]

Schedule K Subtractions From Protection Against Loss Account (See instructions.)
 (References are to section 824(d)(1) prior to its repeal by P.L. 99-514.)

1 Balance at beginning of year				1	
2 Subtractions (attach computation of any items on lines 2a through 2d)					
a Section 824(d)(1)(B)	2a				
b Section 824(d)(1)(C)	2b				
c Section 824(d)(1)(D)	2c				
d Section 824(d)(1)(E)	2d				
e Total—add lines 2a through 2d. Enter here and on Schedule A, line 10				2e	
3 Balance at end of year—line 1 less line 2e					3

Schedule L	Balance Sheets	Beginning of tax year		End of tax year	
		(a)	(b)	(c)	(d)
Assets					
1	Cash				
2a	Trade notes and accounts receivable				
b	Less allowance for bad debts	()		()	
3	Inventories				
4	U.S. government obligations				
5	Tax-exempt securities (see instructions)				
6	Other current assets (attach schedule)				
7	Loans to stockholders				
8	Mortgage and real estate loans				
9	Other investments (attach schedule)				
10a	Buildings and other depreciable assets				
b	Less accumulated depreciation	()		()	
11a	Depletable assets				
b	Less accumulated depletion	()		()	
12	Land (net of any amortization)				
13a	Intangible assets (amortizable only)				
b	Less accumulated amortization	()		()	
14	Other assets (attach schedule)				
15	Total assets				
Liabilities and Stockholders' Equity					
16	Accounts payable				
17	Mortgages, notes, bonds payable in less than 1 year				
18	Other current liabilities (attach schedule)				
19	Loans from stockholders				
20	Mortgages, notes, bonds payable in 1 year or more				
21	Other liabilities (attach schedule)				
22	Capital stock: a Preferred stock				
	b Common stock				
23	Paid-in or capital surplus				
24	Retained earnings—Appropriated (attach schedule)				
25	Retained earnings—Unappropriated				
26	Less cost of treasury stock	()		()	
27	Total liabilities and stockholders' equity				

Schedule M-1 Reconciliation of Income per Books with Income per Return
 (You are not required to complete this schedule if the total assets on line 15, column (d), of Schedule L are less than \$25,000.)

1	Net income per books		7	Income recorded on books this year not included in this return (itemize)	
2	Federal income tax		a	Tax-exempt interest \$	
3	Excess of capital losses over capital gains				
4	Income subject to tax not recorded on books this year (itemize)		8	Deductions in this tax return not charged against book income this year (itemize)	
			a	Depreciation \$	
5	Expenses recorded on books this year not deducted in this return (itemize)		b	Contributions carryover \$	
a	Depreciation \$				
b	Contributions carryover \$		9	Total of lines 7 and 8	
c	Travel and entertainment \$		10	Income (Schedule A, line 35)—line 6 less line 9	
6	Total of lines 1 through 5				

Schedule M-2 Analysis of Unappropriated Retained Earnings per Books (line 25, Schedule L)
 (You are not required to complete this schedule if the total assets on line 15, column (d), of Schedule L are less than \$25,000.)

1	Balance at beginning of year		5	Distributions: a Cash	
2	Net income per books			b Stock	
3	Other increases (itemize)			c Property	
			6	Other decreases (itemize)	
4	Total of lines 1, 2, and 3		7	Total of lines 5 and 6	
			8	Balance at end of year (line 4 less line 7)	