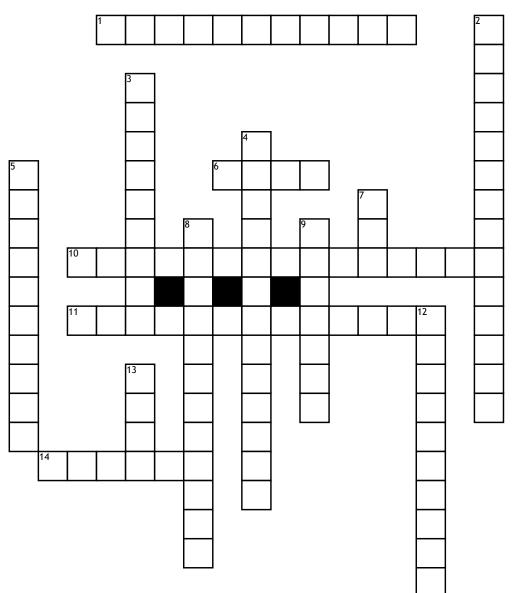
Avalon Flooring & ESOP



<u>Across</u>

1. employees who meet certain requirements in the established ESOP

6. Ceramic, Porcelain & Glass, oh my!

10. The price at which property would change hands between willing buyer and seller

11. the amount the company puts back into the ESOP within a given year

14. The product on sale February 17 - March 12

<u>Down</u>

2. the calculation of length of time an employee is with an organization

3. Annual assessment to determine the companies fair market value

4. When a participant retires they are entitled to these

5. a measure of the fluctuation in the market price

7. Hardwood, Laminate & Vinyl Abbreviation

8. an accounting procedure that gradually reduces the cost or value of an asset

9. the process by which the employee gains full rights to the options granted in the ESOP

12. market price of the stock today

13. Abbreviation for Employee Stock Ownership Program