

Conference Call Summary

Announced: 1/21/09 Completed: 1/23/09

Bouncing Ball Update

- Bottom has been put in DOW
- Unemployment to 11%
- Trading range confirmed on the bottom
- Fed Funds rate.... 7-8% next 24 months
- Fed will defend dollar
- Bottom in housing market (single family)
- Average out of equities and into fixed income
- Sell treasuries
- Sell Gold- Target in next six month is 600

We appreciate your business and we will continue to have conference calls that are timely and will assist you in growing your business.