

Conference Call Summary

Announced: 11/19/08 Completed: 11/25/08

Christmas Shopping

- CITI Bank--Finally a reasonable valuation
- DOW--Still projecting 10,400 by year end '08
- Credit Default Swap exchange....implemented soon
- Retraced 2002 lows, technically positive
- Surprising retail shopping
- LCCMX/LCCIX Current Yield 6.62 Duration 2.51
- Our portfolio allocation as of 10/31/08: Cash/Cash Equivalents 70.69%

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