

Conference Call Summary

Announced: 12/29/08 Completed: 12/31/08

2008 Year End Review

- Major move up in the equity market in next three weeks
- Commodity prices remain tame
- Very close to bottom in housing market
- Treasuries sell off as market moves up
- Gold 550-575
- Sell Municipal Bonds

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