

The Lynde and Harry Bradley Foundation, Inc.

Financial Statements as of and for the
Years Ended December 31, 2008 and 2007, and
Independent Auditors' Report

THE LYNDE AND HARRY BRADLEY FOUNDATION, INC.

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INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
The Lynde and Harry Bradley Foundation, Inc.:

We have audited the accompanying statements of financial position of The Lynde and Harry Bradley Foundation, Inc. (the "Foundation") as of December 31, 2008 and 2007, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the Foundation's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

As discussed in Note 2 to the financial statements, the financial statements include investments valued at \$221,421,000 (44% of total assets) and \$370,886,000 (42% of total assets) as of December 31, 2008 and 2007, respectively, whose fair values have been estimated by management in the absence of readily determinable fair values. Management's estimates are based on periodic financial statements received from fund managers.

In our opinion, such financial statements present fairly, in all material respects, the financial position of the Foundation as of December 31, 2008 and 2007, and the results of its operations and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Deloitte & Touche LLP

May 28, 2009

THE LYNDE AND HARRY BRADLEY FOUNDATION, INC.

STATEMENTS OF FINANCIAL POSITION AS OF DECEMBER 31, 2008 AND 2007 (000's omitted)

	2008	2007
ASSETS		
CASH AND CASH EQUIVALENTS	\$ 20,522	\$ 15,518
ACCRUED INCOME RECEIVABLE	507	810
TAXES RECEIVABLE	736	502
NOTES RECEIVABLE	12	0
DUE FROM BROKERS FOR SECURITIES SOLD	693	853
COLLATERAL HELD FOR SECURITIES LOANED	19,267	58,598
INVESTMENTS — At fair value (cost of \$509,504 and \$618,860 at December 31, 2008 and 2007, respectively):		
Fixed income mutual funds	19,489	30,748
U.S. government and agency obligations	1,763	4,064
Corporate bonds	19,698	29,124
Mortgage-backed securities	4,229	6,664
Other asset-backed securities	5,105	7,329
Common and preferred stocks	179,542	361,517
Alternative investments	221,421	370,886
Other	659	468
Total investments	<u>451,906</u>	<u>810,800</u>
PROGRAM RELATED INVESTMENT	5,000	0
LAND, BUILDINGS, FURNITURE, AND FIXTURES — Net	<u>3,640</u>	<u>3,900</u>
TOTAL	<u>\$ 502,283</u>	<u>\$ 890,981</u>
LIABILITIES AND NET ASSETS		
LIABILITIES:		
Accrued expenses	\$ 1,651	\$ 1,352
Grants payable	15,801	12,196
Due to brokers for securities purchased	310	1,152
Payable under securities loan agreements	20,305	58,598
Long-term grants payable	<u>2,716</u>	<u>2,716</u>
Total liabilities	38,067	76,014
UNRESTRICTED NET ASSETS	<u>464,216</u>	<u>814,967</u>
TOTAL	<u>\$ 502,283</u>	<u>\$ 890,981</u>

See notes to financial statements.

THE LYNDE AND HARRY BRADLEY FOUNDATION, INC.

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2008 AND 2007 (000's omitted)

	2008	2007
UNRESTRICTED REVENUES AND GAINS:		
Investment activity:		
Interest and dividend income	\$ 12,599	\$ 18,152
Realized (loss) gain on investments	(66,015)	71,025
Unrealized (loss) gain on investments	(250,576)	24,852
Less investment expenses	<u>(4,149)</u>	<u>(13,577)</u>
Total investment activity	(308,141)	100,452
Donor intent contributions	<u>517</u>	<u>1,975</u>
Total unrestricted (losses) revenues and gains	<u>(307,624)</u>	<u>102,427</u>
GRANTS AND EXPENSES:		
Grants approved for charitable purposes — net	37,539	37,818
General and administrative	5,949	5,555
Excise and income taxes	<u>(361)</u>	<u>2,022</u>
Total grants and expenses	<u>43,127</u>	<u>45,395</u>
(DECREASE) INCREASE IN UNRESTRICTED NET ASSETS	(350,751)	57,032
NET ASSETS:		
Beginning of year	<u>814,967</u>	<u>757,935</u>
End of year	<u>\$ 464,216</u>	<u>\$ 814,967</u>

See notes to financial statements.

THE LYNDE AND HARRY BRADLEY FOUNDATION, INC.

STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2008 AND 2007 (000's omitted)

	2008	2007
OPERATING ACTIVITIES:		
(Decrease) increase in unrestricted net assets	\$ (350,751)	\$ 57,032
Adjustments to reconcile increase in net assets to net cash used in operating activities:		
Depreciation	260	296
Net realized losses (gains) on investments	66,015	(71,025)
Net unrealized losses (gains) on investments	250,576	(24,852)
Grants paid with stock transfers	9,251	4,849
Decrease in accrued income receivable	303	15
Increase in taxes receivable	(234)	(502)
Increase in notes receivable	(12)	
Decrease in due to/from brokers for securities purchased/sold — net	(682)	(19)
Increase (decrease) in accrued expenses	299	(599)
Increase in grants payable	3,605	746
Decrease in long term grants payable	<u>(2,716)</u>	<u>(2,601)</u>
Net cash used in operating activities	<u>(24,086)</u>	<u>(36,660)</u>
INVESTING ACTIVITIES:		
Proceeds from the sale of investments	250,715	278,276
Purchase of investments	(216,625)	(241,725)
Issuance of program related investment	(5,000)	
Purchase of property and equipment		<u>(80)</u>
Net cash provided by investing activities	<u>29,090</u>	<u>36,471</u>
FINANCING ACTIVITIES — Payments on notes payable		<u>(143)</u>
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	5,004	(332)
CASH AND CASH EQUIVALENTS:		
Beginning of year	<u>15,518</u>	<u>15,850</u>
End of year	<u>\$ 20,522</u>	<u>\$ 15,518</u>
SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:		
Cash payments for interest	<u>\$</u>	<u>\$ 2</u>
Cash payments for excise and income taxes	<u>\$ 552</u>	<u>\$ 3,105</u>

See notes to financial statements.

THE LYNDE AND HARRY BRADLEY FOUNDATION, INC.

NOTES TO FINANCIAL STATEMENTS AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2008 AND 2007

1. ORGANIZATION AND PURPOSE

The Lynde and Harry Bradley Foundation, Inc. (the "Foundation"), a nonprofit organization, was incorporated under the laws of Wisconsin on June 29, 1942, to raise, invest and reinvest money, and devote the principal and net earnings therefrom perpetually and exclusively for charitable, scientific, literary, and educational purposes. The programs and funding decisions of the Foundation are the responsibility of the Foundation's board of directors.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation — The financial statements of the Foundation have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America and comply with the guidance in the American Institute of Certified Public Accountants Audit and Accounting Guide for Not-for-Profit Organizations.

Net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Net assets of the Foundation and changes therein are not subject to donor-imposed stipulations and therefore are classified as unrestricted net assets.

Use of Estimates — Management of the Foundation has made a number of estimates and assumptions relating to the reporting of assets, liabilities, and the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues, gains, grants, and expenses during the reporting period. Actual results could differ from those estimates.

Cash Equivalents — Cash equivalents consist of short-term highly liquid instruments purchased with an original maturity date of three months or less. Such instruments are valued at cost, which approximates market value.

Investments — Investment transactions are recorded on the trade date. Realized gains and losses on sales of investments are determined on the specific identification basis and include the effects of currency transactions related to holdings of foreign securities. Investments, including derivative instruments and hedge funds, are generally recorded at fair value based upon quoted market prices. Investments without quoted market prices are reported at the lower of cost or fair value. Investments without quoted market prices include certain limited partnerships (see Note 4). Fair value for certain limited partnerships is determined in good faith using procedures approved by the Foundation's board of directors. However, because of the inherent uncertainty of valuation, the estimated fair values for investments without quoted market prices may differ significantly from the values that would have been used had a ready market for the investments existed. These differences could be material.

The Foundation establishes a valuation allowance against investments without quoted market prices when the estimated fair value of an investment is less than the Foundation's cost. If a limited partnership is determined to be permanently impaired, it is written down to its net realizable value. The net realizable value then becomes its new cost basis.

The Foundation's investments denominated in foreign currencies are translated into U.S. dollars as follows: (1) securities, financial instruments, and other assets and liabilities denominated in a foreign currency are translated on the last business day of each month at the spot exchange rate; (2) forward foreign currency contracts are marked to market or net settlement value on the last business day of each month; and (3) purchases, sales, income, and expenses are translated at the spot exchange rate prevailing on the respective dates of such transactions. The effect of changes in foreign currency exchange rates on investments denominated in foreign currencies are included in the statement of activities as a component of unrealized gain (loss) on investments.

Program Related Investment — The Foundation invests in projects that advance philanthropic purposes. In 2008, the Foundation made a program related investment in the form of a loan to a private foundation in the amount of \$5,000,000.

Land, Buildings, Furniture, and Fixtures — Land, buildings, furniture, and fixtures are stated at cost as of the date of acquisition. Depreciation of buildings and furniture and fixtures is provided on the straight-line basis over the estimated useful lives of the related assets as follows:

Assets	Years
Buildings	30
Land improvements	10
Furniture and fixtures	10

The cost of office equipment is consistently charged to expense because the Foundation does not deem such amounts sufficiently material to warrant capitalization and depreciation. The Foundation recorded \$260,000 and \$296,000 of depreciation expense in 2008 and 2007, respectively.

Grants Payable — Unconditional grants, authorized by the Foundation's board of directors but not yet paid, are reported as liabilities to be paid in future years.

Federal Income Tax — The Foundation has received a determination letter from the Internal Revenue Service indicating that it is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code of 1986 (the "Code"). The Foundation is, however, subject to federal income taxes on any net unrelated business income under the provisions of Section 511 of the Code.

Federal Excise Tax and Distribution Requirements — The Foundation is subject to an excise tax on net investment income, including realized gains, as defined in the Code. The excise tax is 2% for foundations but is reduced to 1% if certain distribution requirements are met. The Foundation recognized excise tax at a rate of 2% in 2008 and 2007 and an excise tax receivable of \$614,000 and \$425,000 at December 31, 2008 and 2007, respectively.

In addition, certain minimum annual qualifying distributions are to be made approximating 5% of average net investment assets less the excise tax on investment income. Meeting the minimum distribution requirement avoids a 15% excise tax on the difference between the distributed amount and the required minimum distribution.

During 2008 and 2007, the Foundation exceeded its minimum distribution requirements by approximately \$8,417,000 and \$5,626,000, respectively. At December 31, 2008, total excess qualifying distributions available from 2008 and prior years to be carried forward are approximately \$31,890,000 and expire as follows (000's omitted):

Year	
2009	\$ 8,742
2010	8,459
2011	2,531
2012	6,451
2013	<u>5,707</u>
Total	<u>\$ 31,890</u>

New Accounting Pronouncements — In 2006, the FASB issued FASB Interpretation (FIN) No. 48, *Accounting for Uncertainty in Income Taxes, an interpretation of FASB Statement No. 109*. FIN No. 48 defines an approach for recognizing and measuring tax benefits on the financial statements when there is uncertainty as to whether a tax position will ultimately be sustained as filed within a tax return. The Foundation will be required to adopt FIN No. 48 for the year ending December 31, 2009. The Foundation will evaluate the impact of FIN No. 48 on the Foundation's financial condition, results of operations, and cash flows.

In March 2008, the FASB issued FASB No. 161, *Disclosures about Derivative Instruments and Hedging Activities, an amendment of FASB Statement No. 133*. FASB No. 161 is intended to help investors better understand how derivative instruments and hedging activities affect an entity's financial position, operations, and cash flows through enhanced disclosure requirements. The Statement is effective for financial statements issued for fiscal years and interim periods beginning after November 15, 2008, or January 1, 2009 for the Foundation. The Foundation will evaluate the impact of SFAS No. 161 on the Foundation's financial condition, results of operations, and cash flows.

3. INVESTMENTS

International Securities and Foreign Currency Contracts — The Foundation's investments in international securities are denominated in various foreign currencies and therefore are subject to fluctuations in foreign currency exchange rates. At times, the Foundation enters into forward currency contracts whereby the Foundation agrees to exchange one currency for another on an agreed-upon date at an agreed-upon exchange rate in the future. The Foundation enters into these contracts primarily to hedge its foreign currency exposure related to international holdings. Foreign currency contracts are recorded at fair market value based upon net settlement amount. Such contracts involve, to varying degrees, risk of loss associated with the inability of counterparties to meet the terms of their contracts. Changes in the value of forward currency contracts are recognized as unrealized gains or losses until such contracts are closed. The maturities of those contracts are generally less than nine months. Unrealized losses on open foreign currency exchange contracts at December 31, 2008 and 2007, were \$(25,000) and \$0, respectively. Net realized and unrealized gains (losses) on foreign currency exchange contracts recognized in the statement of activities were \$30,000 and \$(25,000), respectively, during the year ended December 31, 2008, and \$4,800 and \$0, respectively, during the year ended December 31, 2007.

Securities Lending Activities — The Foundation has security lending arrangements with The Northern Trust Company (“Northern”) whereby certain of the Foundation’s marketable securities are loaned to designated counterparties (borrowers) in exchange for acceptable collateral (cash, government securities, and irrevocable letters of credit). Such arrangements involve risk of loss arising from the potential nonperformance of the borrowers. The minimum collateral required is 102% of the market value of the securities on loan at the time of initiating the loan. On a daily basis, securities on loan are marked to market and collateral levels are adjusted to maintain a minimum of 102% of the loan. Northern or a third-party agent holds collateral in custody.

The market value of the loaned securities was \$19,963,000 and \$60,659,000 at December 31, 2008 and 2007, respectively. In exchange for loaned securities, the Foundation received cash collateral of \$20,305,000 and noncash collateral of \$14,000 at December 31, 2008, and cash collateral of \$58,598,000 and noncash collateral of \$3,785,000 at December 31, 2007. The collateral is pooled with other clients of the Northern Trust Core USA Collateral Pool and is invested in cash and cash equivalents, agencies, bonds, and mortgage-backed securities. At December 31, 2008 and 2007, the Foundation’s interest in the collateral pool was \$19,267,000 and \$58,598,000, respectively. The income earned from securities lending activities was \$288,000 and \$184,000 for the years ended December 31, 2008 and 2007, respectively.

Other-Than-Temporary Impairment of Investments — Summarized by security type, the unrealized losses and related fair value of the investments for which fair value is less than cost at December 31, 2008 and 2007, are as follows (000’s omitted):

	<u>December 31, 2008</u> <u>(less than 12 months)</u>		<u>December 31, 2008</u> <u>(more than 12 months)</u>	
	<u>Fair Value</u>	<u>Unrealized Loss</u>	<u>Fair Value</u>	<u>Unrealized Loss</u>
Fixed income mutual funds	\$ 15,942	\$ (2,380)	\$	\$
U.S. government and agency obligations	116	(3)	79	(3)
Corporate bonds	17,103	(2,693)	1,402	(377)
Mortgage and other asset-backed securities	4,471	(901)	2,397	(632)
Common and preferred stocks	79,551	(34,207)	23,826	(17,029)
Alternative investments	<u>69,118</u>	<u>(26,235)</u>	<u>31,100</u>	<u>(7,494)</u>
Total	<u>\$ 186,301</u>	<u>\$ (66,419)</u>	<u>\$ 58,804</u>	<u>\$ (25,535)</u>

	December 31, 2007 (less than 12 months)		December 31, 2007 (more than 12 months)	
	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss
Fixed income mutual funds	\$ 24,434	\$ (430)	\$ -	\$ -
U.S. government and agency obligations	29	(1)	98	(1)
Corporate bonds	1,097	(121)	1,052	(75)
Mortgage and other asset-backed securities	4,021	(59)	4,438	(89)
Common and preferred stocks	96,171	(13,799)	5,005	(3,972)
Alternative investments	26,243	(3,535)	14,487	(15,004)
Total	<u>\$ 151,995</u>	<u>\$ (17,945)</u>	<u>\$ 25,080</u>	<u>\$ (19,141)</u>

Management does not believe there is any material amount of investments that are permanently impaired. The unrealized losses on fixed income investments (fixed income mutual funds, U.S. government and agency obligations, corporate bonds, and mortgage and other asset-backed securities) were caused by interest rate increases. The unrealized losses on common and preferred stocks relate primarily to general market conditions. The Foundation maintains oversight of the investment managers and does not consider these investments to be other-than-temporarily impaired at December 31, 2008. The Foundation's investment in alternative investments consists primarily of investments in limited partnerships. These partnerships are illiquid assets, subject to volatility, and because the Foundation is committed to hold these investments for the duration of the partnership, the Foundation does not consider these investments to be other-than-temporarily impaired at December 31, 2008.

4. FAIR VALUE MEASUREMENT

Effective January 1, 2008, the Foundation adopted FASB Statement No. 157, *Fair Value Measurements*. FASB Statement No. 157 defines fair value, establishes a framework for measuring fair value under accounting principles generally accepted in the United States of America, and expands disclosures about fair value measurements. FASB Statement No. 157 clarifies that fair value is the price that the Foundation would receive to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date. As such, fair value is a market-based measurement that should be determined based on assumptions that market participants would use in pricing an asset or liability. As a basis for considering assumptions, FASB Statement No. 157 establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value as follows:

- Level 1 — Observable inputs such as quoted prices in active markets;
- Level 2 — Inputs, other than the quoted prices in active markets, that are observable either directly or indirectly; and
- Level 3 — Unobservable inputs in which there is little or no market data, which require the reporting entity to develop its own assumptions.

The following table summarizes the valuation of the Foundation's assets and liabilities by the above fair value hierarchy levels as of December 31, 2008:

	2008	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments:				
Cash and cash equivalents	\$ 20,522	\$ 20,522	\$ -	\$ -
Investments	451,906	117,518	275,318	59,070
Collateral held for securities loaned	19,267	-	19,267	-

The changes in assets and liabilities measured at fair value for which the Foundation has used significant unobservable inputs (Level 3) to determine fair value are as follows:

	2008
Balance at December 31, 2007	\$ 50,666
Total gains or losses (realized and unrealized)	(18,087)
Transfers in and/or out of Level 3	-
Net purchases and sales	<u>26,491</u>
Balance at December 31, 2008	<u>\$ 59,070</u>

5. ALTERNATIVE INVESTMENTS

Alternative investments at December 31, 2008 and 2007, consist of the following (000's omitted):

	2008	2007
Hedge funds	\$ 151,063	\$ 285,451
Real assets	42,589	55,705
Private equity	<u>27,769</u>	<u>29,730</u>
Total	<u>\$ 221,421</u>	<u>\$ 370,886</u>

The Foundation's alternative investments fair value hierarchy levels as of December 31, 2008 were \$162,841 of Level 2 and \$58,580 of Level 3.

6. LAND, BUILDINGS, FURNITURE, AND FIXTURES

Land, buildings, furniture, and fixtures at December 31, 2008 and 2007, are comprised of the following (000's omitted):

	2008	2007
Land and land improvements	\$ 530	\$ 530
Buildings and building improvements	4,876	4,876
Furniture and fixtures	<u>966</u>	<u>966</u>
	6,372	6,372
Less accumulated depreciation	<u>2,732</u>	<u>2,472</u>
Total	<u>\$3,640</u>	<u>\$3,900</u>

7. GRANTS

Unconditional grants approved for charitable purposes during 2008 and 2007 are summarized as follows (000's omitted):

	2008	2007
Total grants approved for charitable purposes	\$37,542	\$37,979
Returned or cancelled grants	<u>(3)</u>	<u>(161)</u>
Grants approved for charitable purposes — net	<u>\$37,539</u>	<u>\$37,818</u>

Grants payable as of December 31, 2008 are payable within one year.

8. DONOR INTENT PROGRAM

In 2002, the Foundation established a Donor Intent Program whereby unrestricted contributions are received from independent donors. Donors are permitted to recommend that grants be made to organizations that are qualified as a public charity under Section 501(c)(3) of the Internal Revenue Code in an amount up to the donor's contribution. Although guided by the donor's recommendation, the Foundation has no legal obligation to follow that recommendation. Contributions to the Donor Intent Program are irrevocable and all donor recommended grants must be reviewed and approved by the board of directors of the Bradley Foundation. Donor contributions were \$516,750 and \$1,975,000 in 2008 and 2007, respectively. The 2008 and 2007 donor contributions were awarded and paid in the year the contributions were received.

9. EMPLOYEE BENEFIT PLANS

The Foundation sponsors a defined contribution plan for substantially all employees. Contributions by the Foundation are determined as a percentage of the covered employee's annual salary. Amounts expensed under this plan totaled \$258,000 and \$239,900 in 2008 and 2007, respectively.

The Foundation provides for certain post employment and supplemental retirement benefits for certain officers and other executives of the Foundation. The liability under these plans decreased by \$47,700 in 2008 and increased by \$40,400 in 2007.

10. CONFLICT OF INTEREST

It is the policy of the Foundation that all officers and directors shall avoid any conflict of interest between their individual interests and the interests of the Foundation. The Foundation has a conflict of interest policy whereby officers and directors must advise the board of any direct or indirect financial interest in any organization that had transactions with the Foundation. There were no such transactions in 2007 and 2008. The directors must also disclose grantee charitable organizations for which they serve as a board member or have a close relationship, and abstain from voting for the approval of grants to those organizations. During 2008 and 2007, the Foundation awarded grants of \$8,040,000 and \$5,316,000, respectively, to such charitable organizations.

11. COMMITMENTS

As part of its investment management activity, the Foundation is committed to additional funding of \$44,411,000 for private equities at December 31, 2008. In addition, as part of its grant activity, the Foundation has committed grants to certain organizations of \$2,500,000 at December 31, 2008. Due to contingencies associated with these commitments, no liability has been recorded in the statements of financial position.

12. REMAINDER INTEREST IN TRUST

The Foundation has a remainder interest in an independent trust (the "Trust") for which an unrelated third party acts as trustee. The Foundation is entitled to receive 70% of the trust principal upon the death of the primary beneficiary of the Trust, contingent upon actions exercised during the life of the Trust by other parties to the Trust agreement. The total market value of the Trust at December 31, 2008, as reported by the trustee, was \$162,960,000. The Trust has not been included within the Foundation's financial statements because of the contingencies associated with determining the final amount of the Foundation's remainder interest in the Trust.

13. LOAN GUARANTEE

In January 2007, the Foundation entered into an agreement to guarantee the loan obligation of a 501(c)(3) in order to carry out a charitable purpose. The Foundation agreed to guarantee a maximum of \$2,000,000. The principal amount of the original term note is \$1,775,000, of which \$1,703,305 is outstanding on December 31, 2008. The term note is due January 5, 2010, and it is secured by collateral and lien and a security interest in certain deposit accounts.

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