

ANNUAL REPORTS

Movado Group Inc.



modern design, along
evoke pleasure from
only by their beauty,
terpieces of artistic
more remarkable
age. Designed in 1947 by artist
named in the history of time-keeping.
today as the Movado Museum®
topic. Iconic. Relevant. Timeless.

ANNUAL REPORTS

Becton, Dickinson

Delivery -
Designing devices for safe and effective
injections and infusions

The need to diagnose and treat patients quickly and effectively in hospitals and clinics is matched by the need to deliver those treatments with minimal risks to both patients and healthcare providers. BD offers a comprehensive line of innovative injection and infusion devices that effectively deliver lifesaving therapies and vaccines, while reducing the risk of needlestick injury or other incidents.¹⁴

Reducing the spread of bloodborne pathogens over the last two decades has advanced safety in healthcare workplaces.

One of BD's innovations is the BD Q-Syte Luer Lock System. This simple design has been successful in reducing the risk of catheter-related infections by 70 percent lower than standard devices.

The Company also developed a new product for the clinical environment to help protect healthcare workers from blood splatter that can cause catheter-related infections. Such safety-engineered products are available across Europe, where an estimated 10 million procedures are performed every year.

Delivering medicines more easily
In demanding clinical environments, reduce the time it takes to prepare single- and multi-dose vials, preserve the benefit of both patients and healthcare providers.

Helping all people live healthy lives

2008 Annual Report

BD

Jennie Edmundson
Memorial Hospital

For the 10 months prior to the switch, the facility's average infection rate was slightly more than three per month – lower than the national benchmark, but still unacceptable to JEH. Using BD Q-Syte Devices, Love reduced the infection rate to zero throughout the eight-month period studied.

According to Love, "With the increasing prevalence of drug-resistant infections, it is encouraging to find simple ways to reduce risks to patients."

Love and her study team continue to evaluate the impact of using BD Q-Syte Devices in other units, with the ultimate goal of eliminating CRBSIs throughout the hospital.

2008 Annual Report 15

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Wyeth Pharmaceuticals



Embracing Global Challenges

Given the complexity of public health issues in the world today, no single entity – government, industry, academic institution or civic organization – can resolve health care problems alone. Solutions will arise only when all stakeholders, working together, contribute their unique abilities toward a common goal.

Areas of focus include:

- Neuroscience
- Vaccines
- Inflammation
- Oncology
- Metabolic Disorders
- Musculoskeletal Disorders
- Hemophilia

M.D., Vice President, Multiple Therapy Areas,
a project to make Wyeth's clinical development
more productive and efficient.

ANNUAL REPORTS

Dun & Bradstreet



ANNUAL REPORTS

Renaissance Hotel Group



R
Asia Pacific

The Renaissance Second is in Kangnam, one of the business and entertainment centers of Korea. The country's World Cup stadium is nearby. The hotel has a reputation for fine dining, luxury rooms, spa facilities, and excellent service.

A Bright Future
We see the Asia Pacific market as Renaissance Hotel's best prospect for growth over the next five years. The region's economies, Gross Domestic Product, and hotel rooms are growing at a rate in excess of three percent per year. Global revenue per room from our franchisees is increasing, and our executives are optimistic about the future of the group.

RENAISSANCE HOTEL GROUP

R

The Mark of Fine Hotels Worldwide

RENAISSANCE HOTEL GROUP 9

The emerging economies of the Asia Pacific region are growing rapidly, and Renaissance Hotel Group Company's revenues are produced by the 13 Renaissance, 13 New World and nine Ramada hotels we manage and franchise in China, Japan, Southeast Asia, Australia and India. The Renaissance and New World properties attract upscale business travelers, while the Ramada hotels primarily serve the mid-priced market.

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KCS Energy, Inc.

"The Medallion acquisition doubled KCS' oil and gas production and reserves, expanded its technical staff, and added the Mid-Continent as a third core operating region."

Like KCS, Medallion uses a balanced approach to drilling and acquisitions. Over the past five years, Medallion has increased its oil and gas production at a compound annual growth rate of 30%, replacing 22% of its production and increasing its reserves 125%, a compound annual growth rate of 22%.

In 1996, Medallion produced 30.3 Bcfe, consisting of 23.4 Bcf of gas and 1.1 million barrels of oil and liquids.

Consistently profitable since its formation in 1985, Medallion's 1996 net income, prior to its acquisition by KCS, was \$15.9 million and EBITDA was \$52.6 million. It has assembled a superior-quality, entrepreneurial management and technical team. Medallion will be operated as a separate profit center, headquartered in Tulsa, Oklahoma.

KCS has budgeted \$40 million in 1997 for Medallion to continue to pursue its successful oil and gas acquisition and drilling programs. The company targets prospects that enhance the economic recovery of oil and gas, capturing new reserves by increasing the density of wells that penetrate known reservoirs. Typically, development of these prospects requires that Medallion obtain rights to drill on acreage that is held by producers, thus providing the opportunity to drill without significant capital expenditures for leasehold.

In 1996, Medallion drilled or participated in 18 wells, completing 18, and plans to drill prospects in 1997.

In 1995, Medallion began a small drilling program, focused in the San Mexico area, where its personnel have experience. It seeks larger opportunities for subsurface geological control of well locations. Its 1997 budget is \$5 million.

THE ROCKY MOUNTAIN PROPERTIES

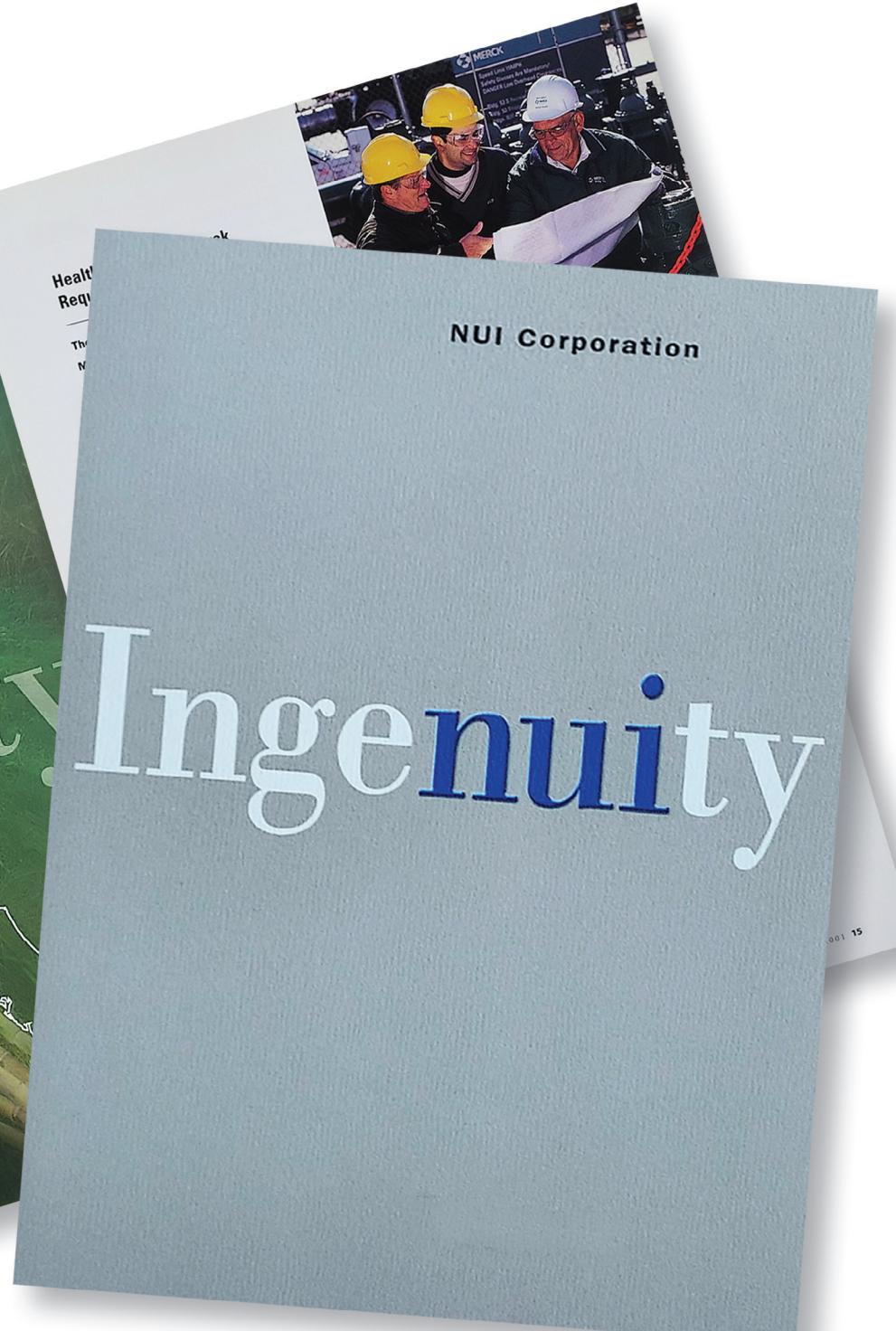
KCS acquired its Rocky Mountain properties approximately 66.7 Bcfe of proved reserves in 1995 for a purchase price of \$33 million. In the acquisition, the Company has increased its lease holdings to 293,000 gross acres, and has initiated development drilling in the Big Horn Basin, located in the Big Horn Mountains of Wyoming, and in the Powder River Basin of Montana.

The Manderson property, located in the Big Horn Basin, has been held by KCS since November 1995. Since November 1995, KCS has increased its leasehold interest in the property to more than 100,000 gross acres. The property is located in the Big Horn Basin, located in the Big Horn Mountains of Wyoming, and in the Powder River Basin of Montana.

KCS ENERGY, INC.

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NUI Corporation



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Middlesex Water Co.



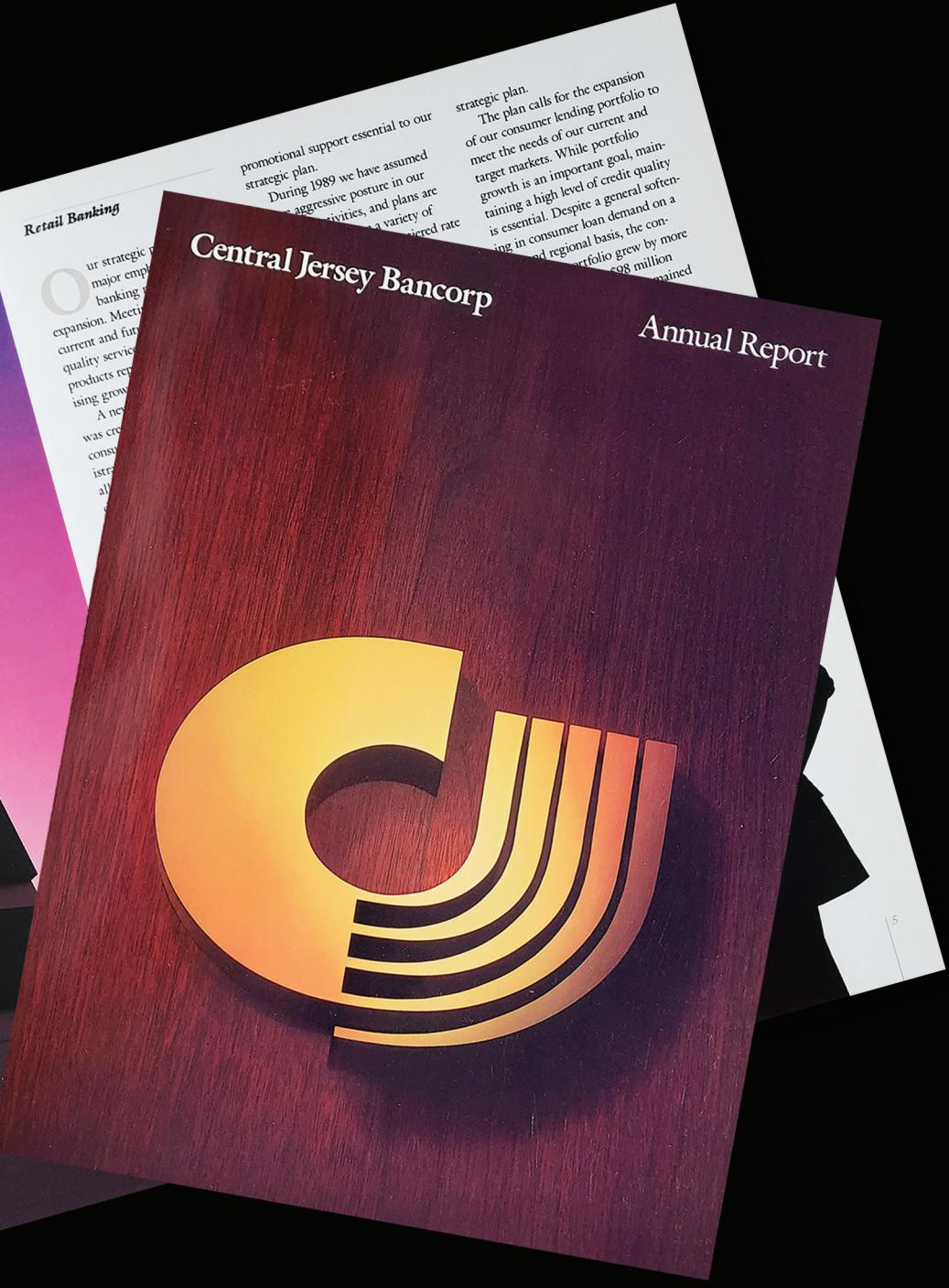
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City Federal Savings



ANNUAL REPORTS

Central Jersey Bank



ANNUAL REPORTS

Collective Bank

The image shows a stack of Collective Bank documents, including an annual report, a mortgage application form, and a brochure. The annual report features a blue sign that reads "CollectiveBank" and a night photograph of a bank branch. The mortgage application form displays a large gold key and a green pen.

Annual Report

CollectiveBank

Mortgage

Operations Review

Annual Report

Focusing on Service

CollectiveBank

Mortgage Lending

Competitive rates, fast approvals and a wide variety of innovative mortgage loan products with terms to fit nearly every need have helped make Collective a pre-eminent source of housing credit throughout New Jersey.

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Ultra Bancorporation



Consumer Lending

Before Ultra Bancorporation's incorporation in 1986, there was a lack of "Banking for the Working Person" at work.

On January 1, 1987, Ultra Bancorporation invested \$10 million in its first subsidiary, First National Bank of Central Illinois.

tually any question a customer would have about a Home Equity Credit Line.

As a result, customers of our member banks were not caught unprepared by the new tax laws took effect.

for customers who don't continue to offer traditional personal loans.

Payment

By alerting customers to the advantages of home equity loans, our member banks enabled many customers to finance large purchases more effectively under the new tax laws.

Ultra Bancorporation
Annual Report 1989

To right:
Arthur E. Dent, Vice President;
Joseph J. Salz, Vice President;
Thomas J. Mies, Vice President;
Paulina Harkiewicz, Assistant
Vice President

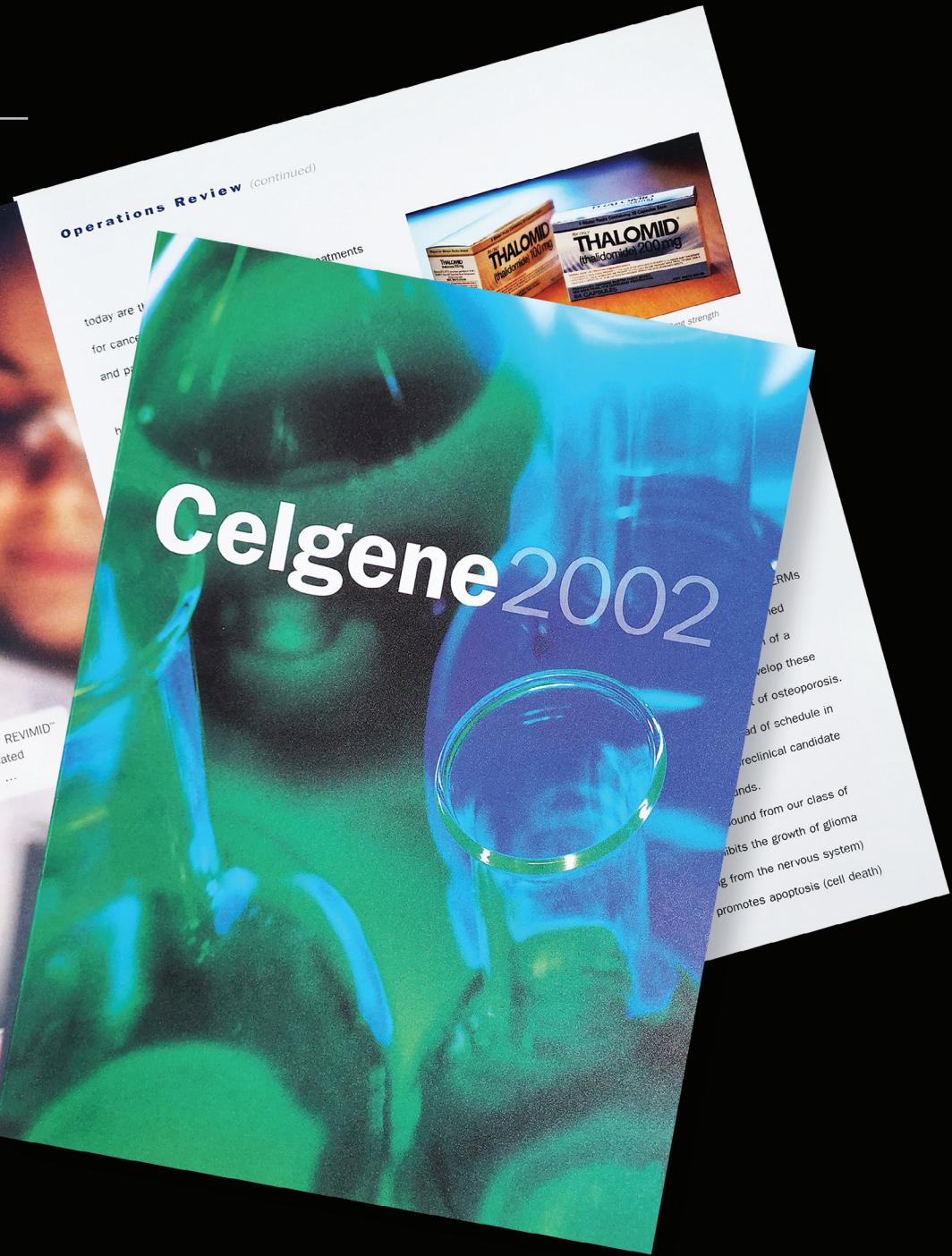
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Equimark Bancorp



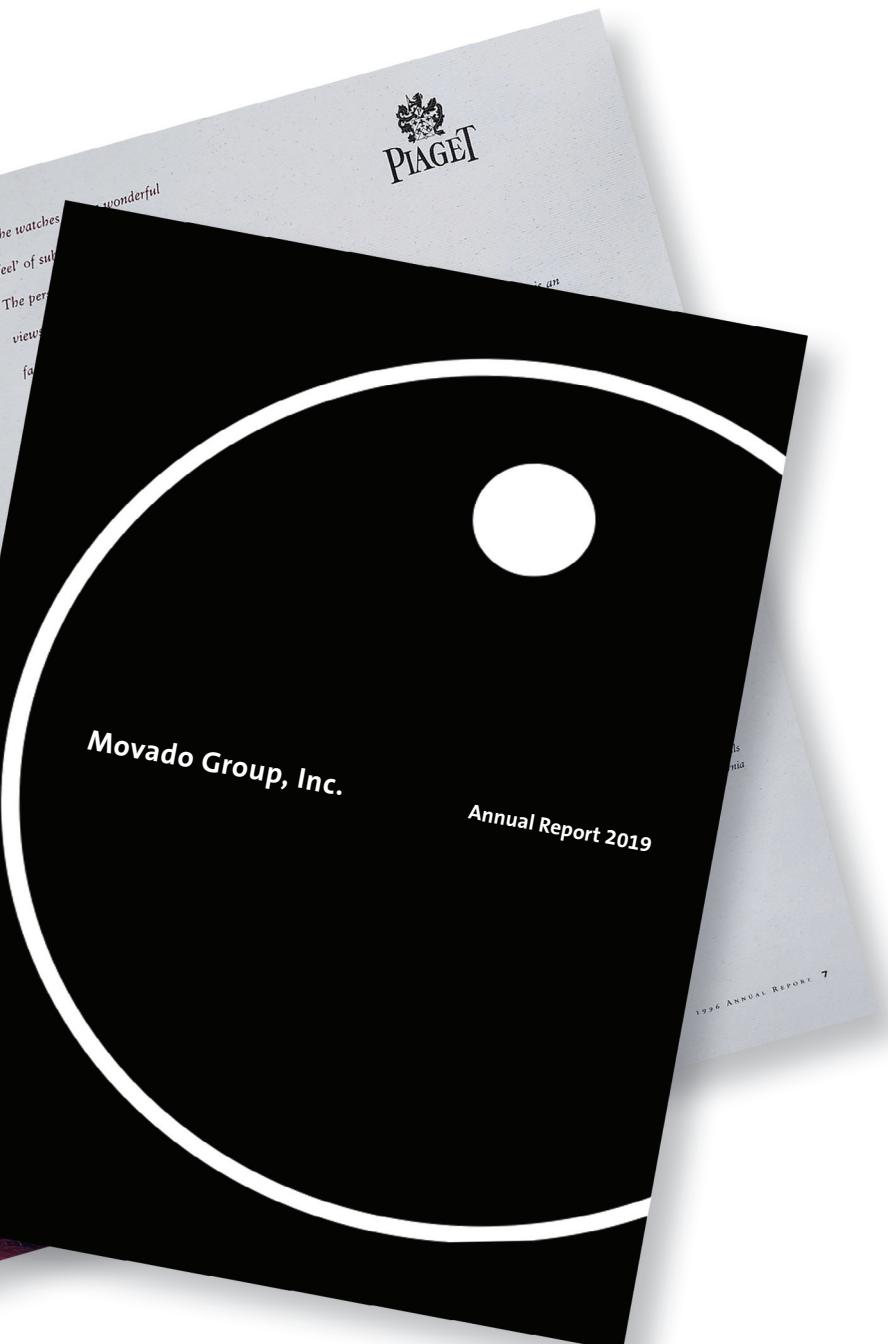
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Celgene Corporation



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Movado Group Inc.



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Aphton Biopharma

It takes courage... to Explore

What is Cancer?

Cancer refers to a wide range of malignant diseases that exhibit two common characteristics: uncontrolled growth of cells and the ability to invade and damage normal tissues either locally or at distant sites in the body. Cancer cells accumulate locally as tumors and may then spread, or metastasize throughout the body. It is the proliferation of tumors that destroys normal tissue and organs, and ultimately results in death.

The goal of cancer treatment is the complete elimination of tumor cells at both the origin of the cancer and the metastatic sites or to at least prevent further progression of the disease.

The standards for treatment, which include surgery, chemotherapy, antibodies, radiation and hormone therapy, still do not measure up. Despite progress the complete elimination of cancer cells is rare.

Active Immunotherapy to Fight Cancer

The human immune system is the body's primary mechanism against disease, including cancer. Immunized, or vaccinated, a foreign substance (antigen) is introduced into the body. The immune system is intended to provoke an "antibody response" to destroy foreign substances. The next step is for the immune system of certain "killer" cells to destroy the foreign substance.

The goal of utilizing immunotherapy based medicine is specific. It is this targeted approach that has several advantages over traditional treatments and lead to better efficacy and side effects.



Aphton Corporation 2004 Annual Report

"The immune system was designed to fight disease. We are simply empowering it to recognize cancer as a threat."



APHTON
BIOPHARMA

The actions of the immune system are evidenced by the activation of key targets in the cellular pathway which are capable of neutralizing or destroying harmful challenges to the body.



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Foster Wheeler



ANNUAL REPORTS

Iridium Communications, Inc.

