

UNITED STATES HOUSE OF REPRESENTATIVES FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 2007

FORM A
For use by Members, officers, and employees

Page 1 of 9

POSTMARK ILLEGIBLE

Heather Ann Wilson

(Full Name)

505-331-0178

(Daytime Telephone)

2008 FEB 12 PM 2:54

(Office Use Only)

FM

Filer Status
☒ Member of the U.S. House of Representatives
State: NM District: 01

☐ Officer Or Employee
Employing Office:

Report Type
☐ Annual (May 15) ☒ Termination
Amendment

Termination Date:

1/3/2009

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. If yes, complete and attach Schedule I. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. If yes, complete and attach Schedule VI. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. If yes, complete and attach Schedule II. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. If yes, complete and attach Schedule VII. Did you hold any reportable positions on or before the date of filing in the current calendar year?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. If yes, complete and attach Schedule III. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	IX. If yes, complete and attach Schedule VIII. Did you have any reportable agreement or arrangement with an outside entity?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
V. If yes, complete and attach Schedule IV. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Trusts-- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Exemptions-- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE I - EARNED INCOME

Name Heather Ann Wilson

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List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totaling \$200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

Source	Type	Amount
Hone Law Firm Albuquerque, NM	Spouse Salary	N/A
Air Force Reserve	Spouse Salary	N/A

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Heather Ann Wilson

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BLOCK A	BLOCK B	BLOCK C	BLOCK D	BLOCK E
Asset and/or Income Source	Year-End Value of Asset	Type of Income	Amount of Income	Transaction
Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other assets or sources of income which generated more than \$200 in "unearned" income during the year. For rental property or land, provide a complete address. Provide full names of stocks and mutual funds (do not use ticker symbols). For all IRAs and other retirement plans (such as 401(k) plans) that are self-directed (i.e., plans in which you have the power, even if not exercised, to select the specific investments), provide the value and income information on each asset in the account that exceeds the reporting threshold. For retirement plans that are not self-directed, name the institution holding the account and its value at the end of the reporting period. For an active business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. For additional information, see the instruction booklet.	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it is generated income, the value should be "None."	Check all columns that apply. Check "None" if asset did not generate any income during the calendar year. If other than one of the listed categories, specify the type of income by writing a brief description in this block. (For example: Partnership income or Farm Income)	For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA" for income. For all other assets, indicate the category of income by checking the appropriate box below. Dividends, even if reinvested, should be listed as income. Check "None" if no income was earned.	Indicate if asset had purchases (P), sales (S), or exchanges (E) exceeding \$1,000 in reporting year.
Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent or sibling; any deposits totaling \$5,000 or less in personal savings accounts; any financial interest in or income derived from U.S. Government retirement programs.				
If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.				
Checking Account, Bank of America, NM	\$15,001 - \$50,000	INTEREST	\$1 - \$200	
Checking Account, Bank of America, TX	\$15,001 - \$50,000	INTEREST	\$1 - \$200	
Schwab SEP IRA	\$15,001 - \$50,000	DIVIDENDS/INTE RSTE	\$1 - \$200	See Atch
Condominium Apartment, 4701 Conn. Ave NW, Washington, DC	\$250,001 - \$500,000	RENT	\$15,001 - \$50,000	
DC Schwab Investment Accounts	\$1,001 - \$15,000	DIVIDENDS/INTE REST	\$1 - \$200	See Atch
DC Schwab Investment Accounts	\$1,001 - \$15,000	DIVIDENDS/INTE REST	\$1 - \$200	See Atch

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Heather Ann Wilson

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DC	First Community Bank, Savings Account	\$1,001 - \$15,000	INTEREST	\$1 - \$200	
DC	First Community Bank, Savings Account	\$1,001 - \$15,000	INTEREST	\$1 - \$200	
SP	Sandia Area Federal Credit Union	\$1,001 - \$15,000	INTEREST	\$1 - \$200	
SP	Wells Fargo Checking Account	\$1,001 - \$15,000	INTEREST	\$1 - \$200	
SP	Kirtland Area Federal Credit Union	\$1 - \$1,000	INTEREST	\$1 - \$200	
SP	Bank of Albuquerque, Checking	\$1,001 - \$15,000	INTEREST	\$1 - \$200	
SP	Oppenheimer	\$1,001 - \$15,000	DIVIDENDS	\$201 - \$1,000	See Atch
SP	USAA Savings	\$1,001 - \$15,000	INTEREST	\$1 - \$200	
SP	T. Rowe Price Mutual Fund and Prime Reserve	\$1,001 - \$15,000	DIVIDENDS	\$1 - \$200	See Atch
SP	Schwab One	\$1,001 - \$15,000	DIVIDENDS/INTE REST	\$201 - \$1,000	See Atch
SP	Hone Law Firm	\$15,001 - \$50,000	None	NONE	
SP	Rodey Law Firm 401(k)	\$100,001 - \$250,000	None	NONE	Estimated. 2008 Statement not received yet.
SP	Schwab SEP IRA	\$50,001 - \$100,000	DIVIDENDS/INTE REST	\$1,001 - \$2,500	See Atch

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Heather Ann Wilson

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SP	Schwab IRA	\$15,001 - \$50,000	INTEREST/DIVID ENDS	\$1,001 - \$2,500	See Atch
SP	Prudential	\$100,001 - \$250,000	DIVIDENDS/INTE REST	\$2,501 - \$5,000	See Atch
SP	House, 4016 Lafayette NE Albuquerque, NM	\$100,001 - \$250,000	RENT	\$5,001 - \$15,000	
SP	6 unimproved lots, Valencia County, NM	\$15,001 - \$50,000	None	NONE	
SP	1 unimproved lot, Colfax County, NM	\$15,001 - \$50,000	None	NONE	
SP	House, 6711 Mesa Mariposa, Albuquerque, NM	\$100,001 - \$250,000	RENT	\$5,001 - \$15,000	
SP	931 Player Loop Rio Rancho, NM	\$100,001 - \$250,000	RENT	\$5,001 - \$15,000	
SP	House, 5433 Hayes NW Albuquerque, NM	\$100,001 - \$250,000	RENT	\$5,001 - \$15,000	
SP	House, 2700 Vista Grande NE #44 Albuquerque, NM	\$100,001 - \$250,000	RENT	\$5,001 - \$15,000	
SP	House, 10701 Skywalker, NW Albuquerque, NM	\$100,001 - \$250,000	RENT	\$5,001 - \$15,000	
SP	House, 1304 Blossomwood NW Albuquerque, NM	\$100,001 - \$250,000	RENT	\$2,501 - \$5,000	
SP	House, 9422 Cordova NE Albuquerque, NM	\$100,001 - \$250,000	RENT	\$2,501 - \$5,000	
SP	Mobile Home, 1671 Chamisa Ct Los Lunas, NM	\$50,001 - \$100,000	RENT	\$5,001 - \$15,000	
SP	Acreage, State Hgwy 215, #163 El Rito, NM	\$15,001 - \$50,000	None	NONE	

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

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SP	House, 10162 Edith NE Albuquerque, NM	\$100,001 - \$250,000	None	NONE	
SP	Real Estate Contract, 5737 Ranchitos. Albuquerque, NM	\$50,001 - \$100,000	Real Estate Contract	\$2,501 - \$5,000	
	Variable Life Insurance NW Mutual	\$50,001 - \$100,000	Invested Asset Cash Value	NONE	
	CIGNA Universal Life Insurance	\$100,001 - \$250,000	Life insurance coverage current amount	NONE	
SP	CIGNA Universal Life Insurance	\$100,001 - \$250,000	Life Insurance Coverage Amount	NONE	
SP	US New Mexico Federal Credit Union	\$1,001 - \$15,000	INTEREST	\$201 - \$1,000	
SP	First Midwestern Securities Inc	\$1,001 - \$15,000	DIVIDENDS/NTE REST	\$1 - \$200	See Atch
SP	National Securities Corp	\$1,001 - \$15,000	INTEREST/DIVID ENDS	\$201 - \$1,000	See Atch

SCHEDULE IV - TRANSACTIONS

Name Heather Ann Wilson

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Report any purchase, sale or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction or series of transactions exceeded \$1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. Provide a brief

SP, DC, JT	Asset	Type of Transaction	Date	Amount of Transaction
	Schwab SEP IRA	See Atch		
DC	Schwab Investment Accounts	See Atch		
DC	Schwab Investment Accounts	See Atch		
SP	Oppenheimer	See Atch		
SP	T. Rowe Price Mutual Fund and Prime Reserve	See Atch		
SP	Schwab One	See Atch		
SP	Schwab SEP IRA	See Atch		
SP	Schwab IRA	See Atch		
SP	Prudential	See Atch		
SP	First Midwestern Securities Inc	See Atch		
SP	National Securities Corp	See Atch		

SCHEDULE V - LIABILITIES

Name Heather Ann Wilson

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Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless all or part of it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report "revolving charge accounts" (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability
	Washington Mutual, Milwaukee, WI	Mortgage on 4701 Conn Ave, Washington DC	\$50,001 - \$100,000
SP	National City Mortgage, Dayton OH	Mortgage on 931 Player Loop Rio Rancho	\$100,001 - \$250,000
SP	National City Mortgage, Dayton OH	Mortgage on 5433 Hayes, ABQ NM	\$50,001 - \$100,000
SP	Washington Mutual, Milwaukee, WI	Mortgage on 1304 Blossomwood, Albuquerque, NM	\$50,001 - \$100,000
SP	National City Mortgage, Dayton OH	Mortgage on 6711 Mesa Mariposa, ABQ, NM	\$100,001 - \$250,000
SP	National City Mortgage, Dayton OH	Mortgage on 10701 Skywalker ABQ, NM	\$50,001 - \$100,000
SP	Citimortgage, Gaithersburg, MD	Mortgage on 2700 Vista Grande	\$100,001 - \$250,000
SP	Wells Fargo, Albuquerque, NM	Line of Credit	\$100,001 - \$250,000
SP	GMAC, Detroit, MI	Mortgage on 9422 Cordova	\$100,001 - \$250,000

SCHEDULE IX - AGREEMENTS

Name Heather Ann Wilson

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
Continuing	State of NM, Public Employees Retirement System	4 years earned service in PERA. Vesting is at 5 years. No payments currently recieved.
1/4/09	Heather Wilson & Company LLC	President

Statement Period: December 1, 2003 to December 31, 2003

Simplified Employee Plan
Account Number [REDACTED]Cut paper clutter.
Switch to eStatements at schwab.com/paperless.
Questions? Call 1-800-435-9050
Banking Inquiries: Call 1-800-435-9050

Account Opened [REDACTED]

Page 1

Account Value Summary

Cash, Money Market, and Deposit Accounts	\$ 27,931.43
Investments	\$ 6,365.30
Total Account Value	\$ 34,296.73

Change in Value Summary

Starting Account Value	\$ 34,088.82
Transactions & Income This Period	\$ 31.03
Income Reinvested This Period	\$ 0.00
Change in Value of Investments This Period	\$ 176.88
Ending Account Value	\$ 34,296.73
Change in Account Value Since 1/1/08	\$ (3,315.13)

Rate Summary

Deposit Accounts: Interest rate as of 12/31 (Z)	0.02%
Value Adv Money Fd SWVXX	1.40%
Sch Investor Money Fund	1.29%

Investment Detail

Description	Symbol	Quantity Long/Short	Price	Market Value
Cash, Money Market, and Deposit Accounts				
DEPOSIT ACCOUNTS (X,Z)				\$ 27,931.43
Investments				
A T & T INC NEW	T	23 L	\$ 28.5000	\$ 655.50
CLST HOLDINGS INC	CLHI	200 L	0.1500	30.00
COMCAST CORP NEW CL A	CMCSA	72 L	16.8800	1,215.36
DRDGOLD LTD NEW ADR F SPONSORED ADR 1 ADR REP 10 ORD	DROOY	200 L	5.5700	1,114.00
HOLLIS EDEN PHARM INC	HEPH	500 L	0.6800	340.00
INTEL CORP	INTC	205.3162 L	14.6600	3,009.94
V P G I CORPORATION NEW	VPGC	5 L	0.1000	0.50
MUSE TECHNOLOGIES INC	MUZE	2,000 L	N/A	N/A
SPIEGEL INC CL A NON-XXX REGISTRATION REVOKED BY THE SEC EFF 07/23/04		2,000 L	N/A	N/A
TAKEOUTMUSIC.COM NEW		120 L	N/A	N/A

Total Account Value (excludes unpriced securities)	\$ 34,296.73
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Please see "Footnotes for Your Account" section for an explanation of the footnote codes and symbols on this statement.

Simplified Employee Plan

Statement Period: 12/01/08 - 12/15/08

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Transaction Detail

Settle Trade					
Date	Date	Transaction	Description	Quantity	Price
Cash, Money Market, and Deposit Accounts Activity					
12/01	12/01	Qualified Dividend	INTEL CORP: INTC		\$ 28.74
12/16	12/15	Bank Interest (X,Z)	BANK INT		2.29

Charles Schwab Bank Deposit Accounts Activity

Trans Date	Transaction	Description	Withdrawal	Deposit
		Opening Balance (X,Z)		\$ 27,900.40
12/02	Auto Transfer	BANK CREDIT FROM BROKERAGE (X)		\$ 28.74
12/15	Interest Paid (X,Z)	BANK INTEREST		2.29
Total Activity			\$ 0.00	\$ 31.03
		Ending Balance (X,Z)		\$ 27,931.43

Deposit Accounts: Interest rate as of 12/31 was 0.02%. Your interest period was 11/16/08 - 12/15/08. (Z)

Contribution Summary

	2007	2008
SEP IRA	\$ 0.00	\$ 0.00
Year to Date Total:	\$0.00	\$0.00

Income Summary

Description	This Period	Year to Date
Deposit Accounts Interest	\$ 2.29	\$ 38.38
Money Funds Dividends		127.03
Cash Dividends	28.74	184.75
Corporate Bond Interest		0.05
Total Income	\$ 31.03	\$ 350.21

Please see "Footnotes for Your Account" section for an explanation of the footnote codes and symbols on this statement.

charles SCHWAB

Custodial Account of

[REDACTED]

Account Number

Statement Period

Explore the features and benefits of this statement.

Visit www.schwab.com/premiumstatement for more information.

Cut paper clutter. Switch to eStatements at schwab.com/paperless.

[REDACTED]

Customer Service and Account Information

Customer Service and Trading:

Call your Schwab Representative

1 (800) 435-9050

Bank Inquiries:

1 (800) 435-9050

Schwab by Phone™

Automated Services:

1 (800) 435-8804

TeleBroker®:

1 (800) 272-4922

Visit Our Web Site:

schwab.com

Cost Basis Updates:

To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

Market Monitor

Rates	Yield
Value Adv Money Fd SWVXX	1.40%
Sch Investor Money Fund	1.29%
Deposit Accounts: Interest Rate as of 12/31z	0.02%

Indices	Year To Date Change
Dow Jones Industrial Average	-33.84%
Standard & Poor's 500 Index®	-38.49%
Schwab 1000 Index®	-38.68%
NASDAQ Composite Index	-40.54%

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ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED

Charles SCHWAB

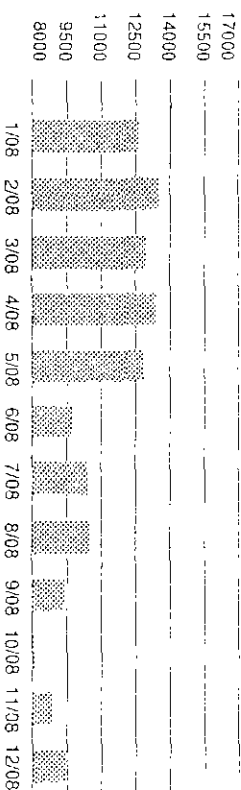
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Account Number [Redacted]

Statement Period
December 1-31, 2008

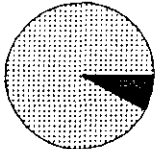
Change in Account Value

	This Period	Year to Date	Account Value (\$)	Over Last 12 Months
Starting Value	\$ 8,872.21	\$ 13,929.03		
Cash Value of Purchases & Sales	0.00	(1,487.33)	17000	
Investments Purchased/Sold	0.00	1,487.33	15500	
Deposits & Withdrawals	0.00	0.00	14000	
Dividends & Interest	0.00	30.24	12500	
Fees & Charges	0.00	0.00	11000	
Transfers	0.00	0.00	9500	
Income Reinvested	0.00	(28.64)	8000	
Change in Value of Investments	616.20	(4,442.22)		
Ending Value on 12/31/2008	\$ 9,488.41	\$ 9,488.41		
Total Change in Account Value	\$ 616.20	\$ (4,440.62)		
(Totals include Deposits & Withdrawals)	6.95%	(31.88)%		



Asset Composition

	Market Value	% of Account Assets
Deposit Accounts x/z	\$ 58.34	<1%
Equities	778.07	8%
Other Assets	8,652.00	91%
Total Assets Long	\$ 9,488.41	
Total Account Value	\$ 9,488.41	100%



8% Equities
91% Other Assets

Gain or (Loss) Summary

	Realized Gain or (Loss) This Period
Short Term	\$0.00
Long Term	\$0.00
Unrealized Gain or (Loss)	\$(904.40)
All Investments	
Values may not reflect all of your gains/losses.	

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Errors for Your Account" section for an explanation of the endnote codes and symbols in this statement.

charles SCHWAB

Account Number

Document ID

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Deposit Accounts Interest	0.00	0.00	0.00	1.23
Money Funds Dividends	0.00	0.00	0.00	17.61
Cash Dividends	0.00	0.00	0.00	11.39
Corporate Bond Interest	0.00	0.00	0.00	0.01
Total Income	0.00	0.00	0.00	30.24

Investment Detail - Deposit Accounts

Deposit Accounts	Market Value	% of Account Assets
Deposit Accounts XZ	58.34	<1%
Total Deposit Accounts	58.34	<1%
Total Deposit Accounts	58.34	<1%

Investment Detail - Equities

Accounting Method
Equities: First In First Out (FIFO)

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
CITADEL BROADCASTING CP	2.0000	0.1600	0.32	<1%	(7.13)	0.00%	0.00
SYMBOL: CDL	1.7823	3.6453	6.50	01/16/96	(6.21)	4733	Long-Term
	0.0041	2.4248	0.01	05/20/96	(0.01)	4608	Long-Term
	0.0043	2.3089	0.01	08/19/96	(0.01)	4517	Long-Term
	0.0035	2.8368	0.01	11/25/96	(0.01)	4419	Long-Term
	0.0034	2.9325	0.01	02/24/97	(0.01)	4328	Long-Term
	0.0037	5.2938	0.02	05/19/97	(0.02)	4244	Long-Term
	0.0039	5.0761	0.02	08/25/97	(0.02)	4146	Long-Term

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

REDACTED

~~CONFIDENTIAL~~
~~December 1, 2000~~

Accounting Method

Estimated Annual Income and yield calculations are for informational purposes only and are not a projection or guarantee of future dividends

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Charles SCHWAB

Investment Detail - Other Assets

Accounting Method
Other Assets: First In First Out (FIFO)

Other Assets		Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Holding Days	Holding Period
SPDR GOLD TRUST		100.0000	86.5200	8,652.00	91%	389.05		
SPDR GOLD SHARES		100.0000	82.6295	8,262.95	10/02/08	389.05	90	Short-Term
SYMBOL: GLD								
Total Other Assets				8,652.00	91%	389.05		

Total Investment Detail	9,488.41
Total Account Value	9,488.41

Charles Schwab Bank Deposit Accounts Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,2}
Opening Balance ^{x,2}					
			0.00	0.00	58.34
Total Activity					
			0.00	0.00	58.34
Ending Balance ^{x,2}					
					58.34

Deposit Accounts: Interest Rate as of 12/31/08 was 0.02%. Your interest period was 11/16/08 - 12/15/08. ²

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Charles SCHWAB

~~Charles Schwab Corporation~~
~~100 Pine Street~~
~~San Francisco, CA 94111~~

Account Number
~~XXXXXXXXXXXX~~

~~Statement Period~~
~~December 1, 2008~~

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
DISNEY WALT CO Qualified Dividend	32.9288	01/20/09	0.3500		11.53
Total Pending Corporate Actions					11.53

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- ◇ Dividends paid on this security will be automatically reinvested.
- r Reinvested dividends are summarized and the cost per share is averaged.
- X Balances held at Charles Schwab Bank, member FDIC.
- Z Please note that the interest is paid for a period that differs from the Statement Period. Bank balances include any interest that Charles Schwab Bank paid as indicated on the Deposit Accounts Activity page. Bank balances do not include any interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.abouschwab.com/schwabcorp/compensation.html>.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols in this statement.

[REDACTED]

ACCORDI NORDICI

~~Declassification Authority~~

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007698

[REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED] 87184

Market Monitor

Rates

Value Adv Money Fd SWVXX	1.40%
Sch Investor Money Fund	1.29%

Deposits Accounts: Interest	0.02%
Rate as of 12/31/2	

Indices	Year To Date Change
Dow Jones Industrial Average	-33.84%
S&P 500	-33.84%
NASDAQ	-33.84%

Schwab 1000 Index®	-38.68%
NASDAQ Composite Index	-40.54%

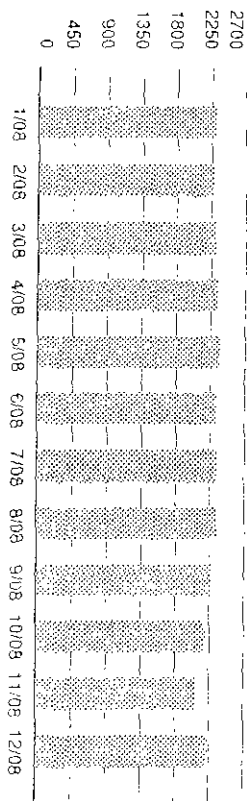
Charles Schwab

[REDACTED]

[REDACTED]

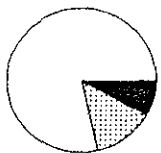
Change in Account Value

	This Period	Year to Date
Starting Value	\$ 2,074.70	\$ 2,422.68
Cash Value of Purchases & Sales	0.00	(1,741.20)
Investments Purchased/Sold	0.00	1,741.20
Deposits & Withdrawals	0.00	0.00
Dividends & Interest	2.82	38.14
Fees & Charges	0.00	0.00
Transfers	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	151.30	(232.00)
Ending Value on 12/31/2008	\$ 2,228.82	\$ 2,228.82
Total Change in Account Value	\$ 154.12	\$ (193.86)
(Totals include Deposits & Withdrawals)	7.43%	(8.00)%



Asset Composition

	Market Value	% of Account Assets
Deposit Accounts XZ	\$ 186.42	8%
Equities	293.20	13%
Other Assets	1,749.20	78%
Total Assets Long	\$ 2,228.82	
Total Account Value	\$ 2,228.82	100%



- ☒ 8% Deposit Accounts [XZ]
- ☒ 13% Equities
- ☒ 78% Other Assets

Gain or (Loss) Summary

Realized Gain or (Loss) This Period	
Short Term	\$0.00
Long Term	\$0.00
Unrealized Gain or (Loss)	\$(695.00)
All Investments	
Values may not reflect all of your gains/losses.	

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "E" for "Your Account" section for an explanation of the endnote codes and symbols in this statement.

charles SCHWAB

Custodial Account of

This Period

Year to Date

Income Summary

	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Deposit Accounts Interest	0.00	0.02	0.00	5.69
Cash Dividends	0.00	2.80	0.00	10.95
Partnership Distributions	0.00	0.00	0.00	21.50
Total Income	0.00	2.82	0.00	38.14

Investment Detail - Deposit Accounts

Deposit Accounts

Deposit Accounts XZ

Total Deposit Accounts

Total Deposit Accounts

Market Value
% of Account Assets

186.42

9%

186.42

8%

186.42

8%

Investment Detail - Equities

Accounting Method
Equities: First In First Out (FIFO)

Equities

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
INTEL CORP	20,000	14.6600	293.20	13%	(703.00)	3.81%	11.20
SYMBOL: INTC	20,000	49.8100	996.20	09/22/00	(703.00)	3022	Long-Term
Total Equities			293.20	13%	(703.00)		11.20

Estimated Annual Income and yield calculations are for informational purposes only and are not a projection or guarantee of future dividends.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Charles SCHWAB

[REDACTED]
[REDACTED]
[REDACTED]

Account Number
[REDACTED]

Statement Period
[REDACTED]

Investment Detail - Other Assets

Accounting Method
 Other Assets: First in First Out (FIFO)

Other Assets	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Holding Days	Holding Period
	Units Purchased	Cost Per Share	Cost Basis	Acquired			
NUSTAR GP HOLDINGS LLC	50.0000	17.6800	884.00	40%	(87.95)		
SYMBOL: NSH	50.0000	19.4390	971.95	10/20/08	(87.95)	72	Short-Term
SPDR GOLD TRUST	10.0000	86.5200	865.20	39%	95.95		
SPDR GOLD SHARES	10.0000	76.9250	769.25	10/21/08	95.95	71	Short-Term
SYMBOL: GLD							
Total Other Assets			1,749.20	78%	8.00		

Total Investment Detail	2,228.82
Total Account Value	2,228.82

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/Debit
12/01/08	12/01/08	Qualified Dividend	INTEL CORP: INTG	2.80
12/15/08	12/16/08	Bank Interest	BANK INT 111608-121508	0.02
Total Dividends & Interest				2.82

Total Transaction Detail	2.82
---------------------------------	------

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Explanations for Your Account" section for an explanation of the endnote codes and symbols in this statement.

Charles SCHWAB

Custodial Account of

Account Number

Statement Period

Charles Schwab Bank Deposit Accounts Activity

Transaction		Description		Withdrawal	Deposit	Balance xz
Date	Transaction					
Opening Balance xz						
12/02/08	Auto Transfer	BANK CREDIT FROM BROKERAGE x			2.80	186.40
12/15/08	Interest Paid xz	BANK INTEREST			0.02	186.42
Total Activity				0.00	2.82	
Ending Balance xz						
						186.42

Deposit Accounts: Interest Rate as of 12/31/08 was 0.02%. Your interest period was 11/16/08 - 12/15/08. Z

Endnotes For Your Account

Symbol Endnote Legend

- X Balances held at Charles Schwab Bank, member FDIC.
- Z Please note that the interest is paid for a period that differs from the Statement Period. Bank balances include any interest that Charles Schwab Bank paid as indicated on the Deposit Accounts Activity page. Bank balances do not include any interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.aboutschwab.com/schwabcorp/compensation.html>.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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STATEMENT OF
ACCOUNT



News and Information

Items for Attention
Assets maturing during the next 60 days appear at the end of the statement.
Please refer to the last page of this statement to review important messages from Oppenheimer.

Last Statement Page 1 of 7

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Portfolio Summary

	This Period 12/31/08	Previous Period 11/30/08	Estimated Annual Income
Advantage Bank Deposits*	\$454.85	\$353.32	\$0.22
Money Market Funds	2,091.23	2,088.05	27.18
Equities	3,542.00	3,286.00	256.00
Mutual Funds	3,247.50	3,155.00	450.00
Cash Balance	37.50	37.50	
Total Asset Value	\$9,373.08	\$8,919.87	\$733.40

Note: Total Asset Value does not include unpriod securities or net accrued interest.
* Eligible for FDIC insurance, not SIPC insured.

Cash Activity Summary

Opening Cash Balance	\$37.50
Net Income Activity	104.71
Net Money Fund Cash Activity	-3.18
Net Advantage Bank Deposit Activity	-101.53
Closing Cash Balance	\$37.50

Financial Advisor
[Redacted]
Office Serving Your Account
[Redacted]

Internet Address: www.w.opco.com

Income Summary

Reportable	This Period	Year to Date
Dividends	\$101.50	\$706.00
Money Fund Div Taxable	3.18	44.44
Advantage Bank Dep Interest	0.03	0.35
Total Reportable	\$104.71	\$750.79



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STATEMENT OF
ACCOUNT



Page 2 of 7 Account Number Financial Advisor Period Ending

Fortitudo Holdings

Advantage Bank Deposits (NOT COVERED BY SIPC)

As described in the ABD Program's Terms & Conditions, the current yield is based on the average daily balance during the prior month's interest cycle; interest cycles run from mid-month to mid-month.

Description	Account Type	Quantity	Symbol	Current Price	Current Value	Current Yield	Annual Income	Portfolio Percent
ADVANTAGE BANK DEPOSIT	CASH	454.85	ABDXX	1.00	454.85	0.05%		4.87
FDIC INSURED AT VARIOUS BKS								
TOTAL ADVANTAGE BANK DEPOSITS					454.85			4.87

Money Market Funds (NOT FDIC INSURED)

Description	Account Type	Quantity	Symbol	Current Price	Current Value	Current Yield	Annual Income	Portfolio Percent
ADVANTAGE PRIMARY LIQ FD	CASH	2,091.23	ADLXX	1.00	2,091.23	1.30%	27	22.40
TOTAL MONEY MARKET FUNDS					2,091.23		27	22.40

Equities Please note the following icon appears to the right of the stock symbol of those securities which Oppenheimer has provided research coverage within the last 12 months. If you wish to access such research you may visit the Client Access web site (www.opco.com) or speak with your Financial Advisor.

Description	Account Type	Quantity	Symbol	Current Price	Current Value	Current Yield	Annual Income	Portfolio Percent
PFIZER INC	(L)CASH	200	PFE	17.71	3,542.00	7.22%	256	37.94
SUB-TOTAL COMMON STOCK					3,542.00		256	37.94
TOTAL EQUITIES					3,542.00		256	37.94

COMMON STOCK HOLDINGS SUMMARY BY INDUSTRY CODE

(L) 100% HEALTHCARE

Mutual Funds

Closed End Funds

Description	Account Type	Quantity	Symbol	Current Price	Current Value	Current Yield	Annual Income	Portfolio Percent
DOW 30 COVERED CALL FD INC	CASH	250	DPD	12.99	3,247.50	13.85%	450	34.79
CLOSED END								
SUB-TOTAL CLOSED END FUNDS.....					3,247.50		450	34.79
TOTAL MUTUAL FUNDS.....					3,247.50		450	34.79

Total Portfolio Value	Current Value	Current Yield	Annual Income	Portfolio Percent
	\$9,335.58	7.85	733	100%

Transactions/Activity Detail

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
				** INCOME ACTIVITY **		
2-02	CASH		DIVIDENDS ON	PFIZER INC		64.00 CREDIT
2-15	CASH		INTEREST ON	ADVANTAGE BANK DEPOSIT		0.03 CREDIT
				INTEREST INCOME		
				FDIC INSURED AT VARIOUS BKS		
2-19	CASH		DIVIDENDS ON	ADVANTAGE PRIMARY LIQ FD		2.24 CREDIT
2-31	CASH		DIVIDENDS ON	ADVANTAGE PRIMARY LIQ FD		0.94 CREDIT
2-31	CASH		DIVIDENDS ON	DOW 30 COVERED CALL FD INC		37.50 CREDIT
				CLOSED END		
				Net Income Activity.....		\$104.71 CREDIT

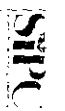
Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
				** MONEY FUND ACTIVITY **		
2-19	CASH	2.24	RECEIVED	ADVANTAGE PRIMARY LIQ FD		2.24 DEBIT
				DIVIDEND SHARES REINVESTED		



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STATEMENT OF ACCOUNT



Page Account Number Financial Advisor Period Ending

Date	Type	Quantity	Transaction	Description	Price/Entry	Amount
------	------	----------	-------------	-------------	-------------	--------

12-31	CASH	0.94	RECEIVED	ADVANTAGE PRIMARY LIQ FO		0.94 DEBIT
-------	------	------	----------	--------------------------	--	------------

The Total Money Funds purchased and redeemed represent the total of automatic daily sweeps into and out of your account as per your standing instructions.					Total Money Funds Purchased:	0.00
					Total Money Funds Redeemed:	0.00

Net Money Fund Cash Activity..... \$3.18 DEBIT

Advantage Bank Deposit - Program Bank Balance(s) (NOT COVERED BY SIPC)

ur money, while deposited in any one of the below-referenced banks, is eligible for FDIC insurance up to the standard maximum deposit insurance amount in the aggregate with other deposits that u hold in the same right and capacity in that same bank. Insurance limits are periodically amended by the FDIC. You are responsible for monitoring the total amount of deposits that you maintain in any listed bank in order to determine the extent of FDIC insurance available to you, including, without limitation, deposits held through any other accounts at Oppenheimer, deposits that you maintain directly in the same capacity with any listed bank or any CDs issued by a listed bank. The aggregation of such deposits may cause you to exceed the maximum amount of FDIC insurance allowable. Please contact your Financial Advisor immediately in the event that you believe this is the case. These bank deposits are not protected by SIPC or any excess insurance held by Oppenheimer.

Bank Name	Balance
-----------	---------

GMAC Bank [Midvale, UT]	454.85
-------------------------	--------

CLOSING ADVANTAGE BANK DEPOSIT BALANCE	\$454.85
--	----------

Advantage Bank Deposit Activity (NOT COVERED BY SIPC)

Date	Description	Amount	Balance	Date	Description	Amount	Balance
12/03/2008	DEPOSIT TO PROGRAM BANK	101.50	454.82	12/15/2008	INTEREST INCOME REINVESTED	0.03	454.85
	CLOSING ADVANTAGE BANK DEPOSIT BALANCE					\$454.85	

OPENING ADVANTAGE BANK DEPOSIT BALANCE	\$353.32
Interest Rate: 0.05%	

Year-End 2008

Mutual Fund Statement

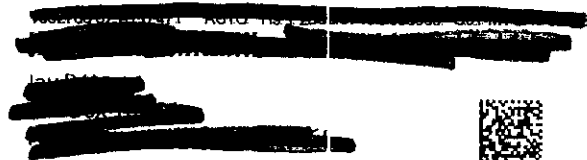


If you have questions, please visit troweprice.com or call T. Rowe Price Mutual Funds at 1-800-225-5132.

Investor Number [REDACTED]

Mutual Fund Portfolio Value: \$2,545.07

To simplify your estate planning, we have added a new section with mutual fund beneficiary information to your account statement. Keeping beneficiaries current helps ensure that your assets will be distributed as you intend. For more information, please visit troweprice.com/statement.



Activity Summary

	This Month	Year-to-Date ¹
Beginning Value	\$2,541.89	\$2,481.72
Additions	0.00	0.00
Deductions	0.00	0.00
Income	3.18	63.35
Market Fluctuation ²	0.00	0.00
Ending Value	\$2,545.07	\$2,545.07
Net Change	\$3.18	\$63.35

Income Summary

	This Month	Year-to-Date ¹
Taxable	\$3.18	\$63.35

¹ Year-to-date income may include closed accounts no longer shown on this statement.

² The term "Market Fluctuation" reflects any increase or decrease in fund share prices since your last statement. It does not reflect a fund's payment of dividends and interest or any reinvestment of dividends and interest into your account. If all of your holdings are money market funds, there should be no change in account value or principal due to market fluctuation. For other terms, please see "About Your Account and Statement."

Portfolio Overview

	11/30/08 Value	12/31/08 Value	Change in Value	% of Assets
Nonretirement				
<i>T. Rowe Price Mutual Funds</i>				
Prime Reserve	\$2,541.89	\$2,545.07	\$3.18	100.0%
Total Market Value	\$2,541.89	\$2,545.07	\$3.18	100.0%

Mutual Fund Activity

Take advantage of our paperless delivery programs. Instead of receiving your statements or confirmations by mail, sign-up to receive an e-mail notification when documents are available online. Visit troweprice.com/paperless to sign up today.

T. Rowe Price Prime Reserve

Account Number: 200077874-1 | Tele*Access Code: 11 | Ticker Symbol: PRRXX
Jay R Hone

Date	Activity This Year	Amount	Shares	Share Price
01/01	Beginning Balance	\$2,481.72	2,481.720	\$1.00
01/31	Dividend Reinv	8.48	+8.430	1.00
02/29	Dividend Reinv	7.05	+7.050	1.00
03/31	Dividend Reinv	5.62	+5.620	1.00
04/30	Dividend Reinv	4.96	+4.960	1.00
05/30	Dividend Reinv	4.90	+4.900	1.00
06/30	Dividend Reinv	4.32	+4.320	1.00

continues.

Year-End 2008

Mutual Fund Statement



Mutual Fund Activity continued

T. Rowe Price Prime Reserve

Account Number: [REDACTED] Ticker Symbol: PRRXX

Date	Activity This Year	Amount	Shares	Share Price
07/31	Dividend Reinv	4.69	+4.690	1.00
08/29	Dividend Reinv	5.05	+5.050	1.00
09/30	Dividend Reinv	5.05	+5.050	1.00
10/31	Dividend Reinv	6.14	+6.140	1.00
11/28	Dividend Reinv	3.91	+3.910	1.00
12/31	Dividend Reinv	3.18	+3.180	1.00
12/31	Ending Balance	\$2,545.07	2,545.070	\$1.00

30-Day Yield: 1.41%

This dividend is for 32 days vs. 28 days last month.

Year-to-Date Information

Taxable Dividends \$63.35

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Schwab One® Account of

Account Number

Statement Period

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Market Monitor

Rates	Yield
Value Adv Money Fd SWVXX	1.40%
Sch Investor Money Fund	1.29%

Indices	Year To Date Change
Dow Jones Industrial Average	-33.84%
Standard & Poor's 500 Index®	-38.49%
Schwab 1000 Index®	-38.68%
NASDAQ Composite Index	-40.54%

Cost Basis Updates:

To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

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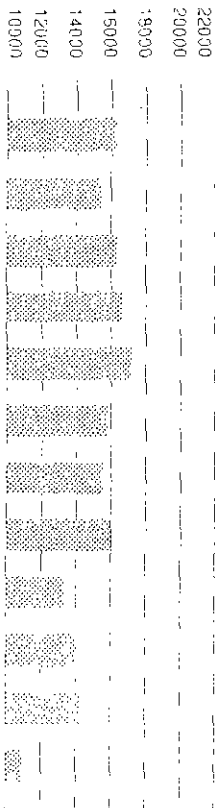
Schwab One® Account of

Account Number

Statement Period

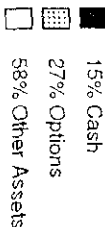
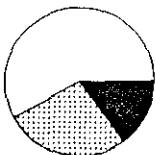
Change in Account Value

	This Period	Year to Date	Account Value (\$)	Over Last 12 Months
Starting Value	\$ 14,399.70	\$ 18,154.55		
Cash Value of Purchases & Sales	(1,866.84)	(3,901.79)		
Investments Purchased/Sold	1,866.84	3,901.79		
Deposits & Withdrawals	0.00	0.00		
Dividends & Interest	172.08	473.60		
Fees & Charges	(0.14)	(0.26)		
Transfers	0.00	0.00		
Income Reinvested	0.00	0.00		
Change in Value of Investments	(3,576.24)	(7,632.49)		
Ending Value on 12/31/2008	\$ 10,995.40	\$ 10,995.40		
Total Change in Account Value	\$ (3,404.30)	\$ (7,159.15)		
(Totals include Deposits & Withdrawals)	(23.64)%	(39.43)%		



Asset Composition

	Market Value	% of Account Assets
Cash	\$ 1,619.30	15%
Options	2,979.00	27%
Other Assets	6,397.10	58%
Total Assets Long	\$ 10,995.40	
Margin Loan Balance	0.00	
Total Account Value	\$ 10,995.40	100%



Gain or (Loss) Summary

	Realized Gain or (Loss) This Period
Short Term	\$(602.06)
Long Term	\$0.00
Unrealized Gain or (Loss)	\$(3,959.11)
All Investments	
Values may not reflect all of your gains/losses.	

Account Notes

- Your portfolio includes unpriced securities

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Errors for Your Account" section for an explanation of the endnote codes and symbols in this statement.

Charles SCHWAB

Schwab One® Account of

Account Number

Statement Period

This Period

Year to Date

Income Summary

	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Schwab One Interest	0.00	0.12	0.00	13.76
Cash Dividends	0.00	171.96	0.00	459.84
Total Income	0.00	172.08	0.00	473.60

Interest Paid on Margin Loan-This Period²

Interest Paid on Margin Loan-Year to Date²

(0.14)
(0.26)

²Certain margin loan interest may be deductible; consult your tax advisor.

Margin Loan Information

	Margin Loan Balance	Funds Available to Withdraw*	Securities Buying Power*	Margin Loan Rates Vary by Balance
This Period	0.00	3,015.30	11,453.33	6.00% - 8.50%

The opening margin loan balance for the statement period was \$0.00.

*Values include any cash plus the amount available using margin borrowing.

Investment Detail - Cash

	Market Value	% of Account Assets
Cash	1,619.30	15%
Total Cash	1,619.30	15%
Total Cash	1,619.30	15%

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

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Schwab One® Account of

Account Number

Statement Period

Investment Detail - Options

Accounting Method
Options: First In First Out (FIFO)

Options	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Holding Days	Holding Period
Units Purchased	Cost Per Share	Cost Basis	Acquired				
CALL DEERE & CO							
\$40 EXP 03/21/09	3.0000	3.5000	1,050.00	10%	(311.20)	13	Short-Term
SYMBOL: DECH.	3.0000	4.5373	1,361.20	12/18/08	(311.20)		
PUT ALTERA CORP							
\$15 ADJ EXP 01/17/09	6.0000	0.1800	108.00	<1%	(1,094.40)	79	Short-Term
SYMBOL: LTQMC	4.0000	2.0798	831.95	10/13/08	(759.95)	48	Short-Term
Cost Basis	2.0000	1.8522	370.45	11/13/08	(334.45)		
			1,202.40				
PUT ALTERA CORP							
\$17.50 ADJ EXP 01/17/09	3.0000	1.1900	357.00	3%	(99.72)	90	Short-Term
SYMBOL: LTQMP	3.0000	1.5224	456.72	10/02/08	(99.72)		
PUT CENTEX CORP							
\$10 EXP 04/18/09	4.0000	2.2000	880.00	8%	(171.95)	21	Short-Term
SYMBOL: CTXPB	4.0000	2.6298	1,051.95	12/10/08	(171.95)		
PUT PULTE HOMES INC							
\$7.50 ADJ EXP 01/17/09	4.0000	0.1000	40.00	<1%	(551.95)	76	Short-Term
SYMBOL: PHMMS	4.0000	1.4798	591.95	10/16/08	(551.95)		
PUT ISHS BAR20+ BD FD							
\$105 EXP 01/17/09	3.0000	0.2000	60.00	<1%	(1,151.20)	29	Short-Term
SYMBOL: LTMA	3.0000	4.0373	1,211.20	12/02/08	(1,151.20)		
PUT GENERAL ELECTRIC CO							
\$15 EXP 03/21/09	4.0000	1.2100	484.00	4%	(363.95)	26	Short-Term
SYMBOL: GEWOH	4.0000	2.1198	847.95	12/05/08	(363.95)		
Total Options			2,979.00	27%	(3,744.37)		

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Notes for Your Account" section for an explanation of the endnote codes and symbol this statement

Charles SCHWAB

Schwab One® Account of

Account Number

Statement Period

Investment Detail - Other Assets

Accounting Method
Other Assets: First In First Out (FIFO)

Other Assets	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Holding Days	Holding Period
PROSHS SHORT FINACIALS (M)	50.0000	76.0300	3,801.50	35%	(211.45)	71	Short-Term
SHORT FINACIALS PRO-SHARES	50.0000	80.2590	4,012.95	10/21/08	(211.45)		
SYMBOL: SEF							
SPDR GOLD TRUST (M)	30.0000	86.5200	2,595.60	24%	(3.29)		
SPDR GOLD SHARES	1.0000	86.6294	86.63	09/25/08	(0.11)	97	Short-Term
SYMBOL: GLD	29.0000	86.6296	2,512.26	09/25/08	(3.18)	97	Short-Term
Cost Basis			2,598.89				
Total Other Assets			6,397.10	58%	(214.74)		

Investment Detail - Unpriced Securities

Accounting Method
Unpriced Securities: First In First Out (FIFO)

Unpriced Securities	Quantity	Market Price	Market Value	Acquired	Unrealized Gain or (Loss)	Holding Days	Holding Period
SPIEGEL INC CL A NON-XXX	2,000.0000	N/A	N/A		N/A		
REGISTRATION REVOKED BY THE SEC EFF 07/23/04	1,000.0000	3.2299	3,229.95	04/11/02	N/A	2456	Long-Term
Cost Basis	1,000.0000	1.1799	1,179.95	04/22/02	N/A	2445	Long-Term
Cost Basis			4,409.90				
Total Unpriced Securities			N/A		N/A		

Total Investment Detail	10,995.40
Total Account Value (excl. Unpriced Securities)	10,995.40

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Charles SCHWAB

Schwab One® Account of

Account Number

Statement Period

Realized Gain or (Loss)

Accounting Method
 Mutual Funds: Average
 All Other Securities: First In First Out (FIFO)

Short Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PUT JPMORGAN CHASE & CO\$30	EXP	1.0000	10/28/08 12/02/08	740.29	503.73	236.56
03/21/09: JPMOF						
SPDR GOLD TRUST	SPDR GOLD SHARES :	20.0000	09/25/08 12/10/08	1,578.04	1,732.59	(154.55)
GLD						
CALL KINROSS GOLD CORP F\$15	EXP	2.0000	12/04/08 12/11/08	1,009.54	765.98	243.56
05/16/09: KGCEC						
CALL KINROSS GOLD CORP F\$15	EXP	2.0000	12/04/08 12/12/08	809.54	765.97	43.57
05/16/09: KGCEC						
PUT B J'S WHOLESALE INC\$30	EXP	3.0000	10/16/08 12/20/08	0.00	971.20	(971.20)
12/20/08: BJXF						
Total Short Term				4,137.41	4,739.47	(602.06)

Total Realized Gain or (Loss)

4,137.41 **4,739.47** **(602.06)**

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.
 Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Options Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/03/08	12/02/08	Bought	PUT ISHS LEH20+ BD FD \$105 EXP 01/17/09: ILTMA	3.0000	4.0000	(1,211.20)
12/03/08	12/02/08	Sold	PUT JPMORGAN CHASE & CO \$30 EXP 03/21/09: JPMOF	(1.0000)	7.5000	740.29
12/05/08	12/04/08	Bought	CALL KINROSS GOLD CORP F \$15 EXP 05/16/09: KGCEC	4.0000	3.8000	(1,531.95)

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
 Please see "Exercises for Your Account" section for an explanation of the endnote codes and symbol in this statement.

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Charles SCHWAB

Schwab One® Account of

Account Number

Statement Period

Transaction Detail - Purchases & Sales (continued)

Options Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/08/08	12/05/08	Bought	PUT GENERAL ELECTRIC CO \$15 EXP 03/21/09 : GEWOH	4.0000	2.0900	(847.95)
12/11/08	12/10/08	Bought	PUT CENTEX CORP \$10 EXP 04/18/09 : CTXPB	4.0000	2.6000	(1,051.95)
12/12/08	12/11/08	Sold	CALL KINROSS GOLD CORP F \$15 EXP 05/16/09 : KGCEC	(2.0000)	5.1000	1,009.54
12/15/08	12/12/08	Sold	CALL KINROSS GOLD CORP F \$15 EXP 05/16/09 : KGCEC	(2.0000)	4.1000	809.54
12/19/08	12/18/08	Bought	CALL DEERE & CO \$40 EXP 03/21/09 : DECH.	3.0000	4.5000	(1,361.20)
12/20/08	12/20/08	Expired	PUT B J'S WHOLESALE INC \$30 EXP 12/20/08 : BJXF.	(3.0000)		
Total Options Activity						(3,444.88)

Other Assets Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/15/08	12/10/08	Sold	SPDR GOLD TRUST	(20.0000)	79.3500	1,578.04
			SPDR GOLD SHARES: GLD			

Total Other Assets Activity

1,578.04

Total Purchases & Sales

(1,866.84)

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Charles SCHWAB

Schwab One® Account of

Account Number

Statement Period

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process		Description		Credit/(Debit)
Date	Activity			
12/30/08	Short Term Cap Gn	PROSHS SHORT FINACIALS: SEF		171.87
12/30/08	Cash Dividend	PROSHS SHORT FINACIALS: SEF		0.09
12/30/08	Credit Interest	SCHWAB1 INT 11/26-12/29		0.12
Total Dividends & Interest				172.08
11/26 through 12/29: \$0.12 based on .100% average Schwab One interest rate paid on 12 days in which your account had an average daily balance of \$3,109.36.				

Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/30/08	12/30/08	Margin Interest	INTEREST 11/26THRU 12/29	(0.14)
Total Fees & Charges				(0.14)
The opening margin loan balance on 12/01 was \$0.00. The margin interest period does not correspond to the statement period. Retain this statement for use in conjunction with the next statement. 12/11 through 12/11: \$0.14 based on 8.500% margin interest rate charged on average daily balance of \$(588.56).				

Total Transaction Detail

(1,694.90)

Open Orders

You can change or cancel any open order by calling us.
Orders expire as of close of business on expiration date listed below.

Transaction	Quantity	Order Date	Market Price	Limit Price	Will Expire
PUT PULTE HOMES INC\$7.50 ADJ EXP 01/17/09	Sell 3.0000	11/04/08	0.1000	3.4000	01/05/09
PUT GENERAL ELECTRIC CO\$15 EXP 03/21/09	Sell 4.0000	12/17/08	1.2100	1.0000	02/17/09

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Earnings for Your Account" section for an explanation of the endnote codes and symbols in this statement.

charles SCHWAB

Simplified Employee Plan of

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Account Number

Statement Period

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To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

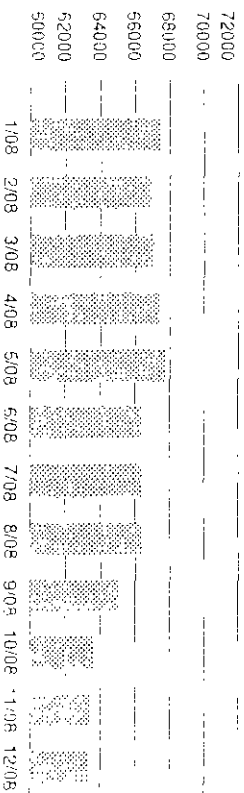
Market Monitor

Rates	Yield
Value Adv Money Fd SWVXX	1.40%
Sch Investor Money Fund	1.29%
Schwab US Treas MF	0.16%

Indices	Year To Date Change
Dow Jones Industrial Average	-33.84%
Standard & Poor's 500 Index®	-38.49%
Schwab 1000 Index®	-38.68%
NASDAQ Composite Index	-40.54%

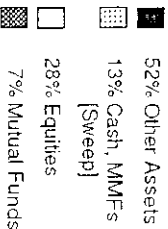
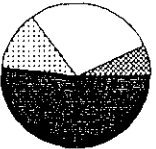
Change in Account Value

	This Period	Year to Date
Starting Value	\$ 63,497.41	\$ 65,387.20
Cash Value of Purchases & Sales	(37.66)	(46,765.10)
Investments Purchased/Sold	37.66	46,765.10
Deposits & Withdrawals	0.00	0.00
Dividends & Interest	233.03	1,221.48
Fees & Charges	0.00	0.00
Transfers	0.00	0.00
Income Reinvested	(40.97)	(836.42)
Change in Value of Investments	(398.71)	(5,481.50)
Ending Value on 12/31/2008	\$ 63,290.76	\$ 63,290.76
Total Change in Account Value	\$ (206.65)	\$ (5,096.44)
(Totals include Deposits & Withdrawals)	>(1)%	(7.45)%



Asset Composition

	Market Value	% of Account Assets
Cash and Money Market Funds		
[Sweep]	\$ 8,111.29	13%
Equities	18,032.18	28%
Mutual Funds	4,509.79	7%
Other Assets	32,637.50	52%
Total Assets Long^a	\$ 63,290.76	
Total Account Value^a	\$ 63,290.76	100%



Gain or (Loss) Summary

Gain or (Loss) on Investments Sold	\$0.00
This Period	
Unrealized Gain or (Loss)	
All Investments	\$121,629.95
Values may not reflect all of your gains/losses	

Account Notes

- Your portfolio includes unpriced securities.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "E" for Your Account" section for an explanation of the endnote codes and symbols in this statement.

charles SCHWAB

Simplified Employee Plan of

Account Number

Statement Period

Income Summary

	This Period	Year To Date
Money Funds Dividends	3.31	702.65
Cash Dividends	229.72	325.83
Partnership Distributions	0.00	193.00
Total Income	233.03	1,221.48

Investment Detail - Cash and Money Market Funds [Sweep]

					% of Account Assets
Cash					
Total Cash				16.00	<1%
Money Market Funds [Sweep]					
SCHWAB US TREAS MONEY FD: SWUXX	Quantity	Market Price	Market Value	Current Yield	% of Account Assets
	8,095,2900	1.0000	8,095.29	0.16%	13%
Total Money Market Funds [Sweep]			8,095.29		13%
Total Cash and Money Market Funds [Sweep]			8,111.29		13%

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities

Accounting Method
Equities: First In First Out (FIFO)

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Units Purchased	Cost Per Share	Cost Basis	Acquired				
CLEAN ENERGY FUELS CORP	400.0000	6.0400	2,416.00	4%	(2,256.90)	0.00%	0.00
SYMBOL: CLNE	100.0000	11.5547	1,155.47	10/20/08	(551.47)		
	100.0000	11.5548	1,155.48	10/20/08	(551.48)		
	100.0000	11.8048	1,180.48	10/21/08	(576.48)		
	100.0000	11.8147	1,181.47	10/21/08	(577.47)		
<i>Cost Basis</i>			4,672.90				
DEVON ENERGY CP NEW	100.0000	65.7100	6,571.00	10%	462.05	0.97%	64.00
SYMBOL: DVN	100.0000	61.0895	6,108.95	11/20/08	462.05		
HOLLIS EDEN PHARM INC	700.0000	0.6800	476.00	<1%	(19,774.90)	0.00%	0.00
SYMBOL: HEPH	220.0000	29.5499	6,500.98	09/24/03	(6,351.38)		
	380.0000	29.5499	11,228.97	09/24/03	(10,970.57)		
	100.0000	25.2095	2,520.95	09/26/03	(2,452.95)		
<i>Cost Basis</i>			20,250.90				
HUSKY ENERGY INC F	200.0000	25.0059	5,001.18	8%	(187.77)	7.51%	375.83
SYMBOL: HUSKF	200.0000	25.9447	5,188.95	10/23/08	(187.77)		
PIONEER NATURAL RES CO	100.0000	16.1800	1,618.00	3%	(590.95)	1.97%	32.00
SYMBOL: PXD	100.0000	22.0895	2,208.95	10/27/08	(590.95)		
SUNCOR ENERGY INC F	100.0000	19.5000	1,950.00	3%	349.05	0.84%	16.40
SYMBOL: SU	100.0000	16.0095	1,600.95	11/20/08	349.05		
Total Equities			18,032.18	28%	(21,999.42)		488.23

Estimated Annual Income and yield calculations are for informational purposes only and are not a projection or guarantee of future dividends.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Equities for Your Account" section for an explanation of the endnote codes and symbols in this statement.

Charles Schwab

Simplified Employee Plan of

Account Number

Statement Period

Investment Detail - Mutual Funds

Accounting Method
Mutual Funds: Average

Mutual Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
VANGUARD 500 INDEX FUND	54.2760	83.0900	4,509.79	7%	107.14	5,815.17	(1,305.38)
INVESTOR SHARE							
SYMBOL: VFVIX							
Total Mutual Funds			4,509.79	7%			(1,305.38)

Investment Detail - Other Assets

Accounting Method
Other Assets: First In First Out (FIFO)

Other Assets	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)
DUNCAN ENERGY PTNRS LP	100.0000	13.6000	1,360.00	2%	(287.95)
SYMBOL: DEP	100.0000	16.4795	1,647.95	10/20/08	(287.95)
NUSTAR GP HOLDINGS LLC	100.0000	17.6800	1,768.00	3%	(162.95)
SYMBOL: NSH	100.0000	19.3095	1,930.95	10/20/08	(162.95)
ONEOK PARTNERS LP	100.0000	45.5500	4,555.00	7%	(757.95)
SYMBOL: OKS	100.0000	53.1295	5,312.95	10/20/08	(757.95)
PROSHS SHORT FINANCIALS	50.0000	76.0300	3,801.50	6%	(211.45)
SHORT FINANCIALS PRO-SHARES	50.0000	80.2590	4,012.95	10/21/08	(211.45)
SYMBOL: SEF					
SPDR GOLD TRUST	200.0000	86.5200	17,304.00	27%	2,765.10
SPDR GOLD SHARES	100.0000	75.6295	7,562.95	10/21/08	1,089.05
SYMBOL: GLD	100.0000	69.7595	6,975.95	10/23/08	1,676.05
Cost Basis			14,538.90		
WESTERN GAS PARTNERS LP	300.0000	12.8300	3,849.00	6%	330.05
SYMBOL: WES	300.0000	11.7298	3,518.95	11/21/08	330.05
Total Other Assets			32,637.50	52%	1,674.85

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

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Investment Detail - Unpriced Securities

Accounting Method
Unpriced Securities: First In First Out (FIFO)

Unpriced Securities	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)
	Units Purchased	Cost Per Share	Cost Basis	Acquired
TAKEOUTMUSIC.COM NEW	8.0000	N/A	N/A	N/A
	8.0000	97.4937	779.95	05/30/00
Total Unpriced Securities			N/A	N/A

Total Investment Detail	63,290.76
Total Account Value (excl. Unpriced Securities)	63,290.76

Transaction Detail - Purchases & Sales

Mutual Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/26/08	12/26/08	Reinvested Shares	VANGUARD 500 INDEX FUND	0.4690	80.2300	(37.66)
			INVESTOR SHARE: VFINX			
Total Mutual Funds Activity						
(37.66)						
Total Purchases & Sales						
(37.66)						

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process	Date	Activity	Description	Credit/(Debit)
12/24/08	12/24/08	Qualified Dividend	SUNCOR ENERGY INC F:SU	4.10
12/26/08	12/26/08	Div For Reinvest	VANGUARD 500 INDEX FUND: VFINX	37.66

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Notes for Your Account" section for an explanation of the endnote codes and symbols in this statement.

Charles SCHWAB

Simplified Employee Plan of

Account Number

Statement Period

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested) (continued)

Transaction Process					
Date	Date	Activity	Description		Credit/(Debit)
12/30/08	12/30/08	Short Term Cap Gn	PROSHS SHORT FINANCIALS: SEF		171.87
12/30/08	12/30/08	Cash Dividend	PROSHS SHORT FINANCIALS: SEF		0.09
12/31/08	12/31/08	Qualified Dividend	DEVON ENERGY CP NEW: DVN		16.00
12/31/08	12/31/08	Dividend	SCHWAB US TREAS MONEY FD: SWUXX		3.31
Total Dividends & Interest					233.03

Total Transaction Detail

195.37

Money Funds Detail

SCHWAB US TREAS MONEY FD Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 7,915.9200					
12/26/08	Purchased	4.1000	1.0000	4.10	
12/31/08	Purchased	171.9600	1.0000	171.96	
12/31/08	Dividend	3.3100	1.0000	3.31	
Closing # of Shares: 8,095.2900					
Total SCHWAB US TREAS MONEY FD Activity				179.37	
Total Money Funds Detail				179.37	

Contribution Summary

	2007	2008
SEP IRA	0.00	0.00
Year To Date Total	0.00	0.00

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

charles SCHWAB

Contributory IRA of
J. [REDACTED]
[REDACTED]

Account Number
[REDACTED]

Statement Period
[REDACTED]

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Market Monitor

Rates

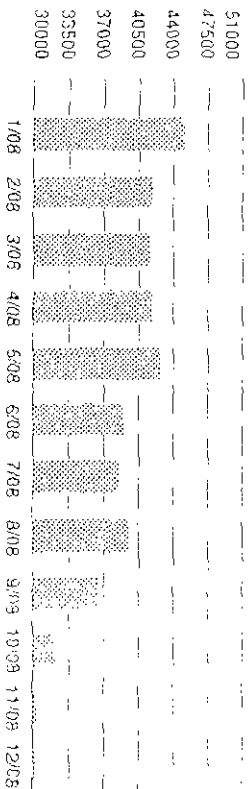
	Yield
Value Adv Money Fd SWVXX	1.40%
Sch Investor Money Fund	1.29%
Deposit Accounts: Interest Rate as of 12/31/2	0.02%

Indices

	Year To Date Change
Dow Jones Industrial Average	-33.84%
Standard & Poor's 500 Index®	-38.49%
Schwab 1000 Index®	-38.68%
NASDAQ Composite Index	-40.54%

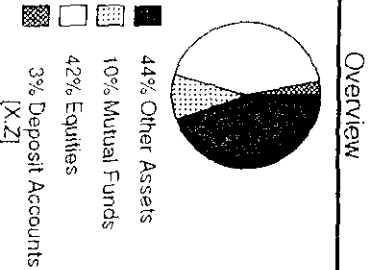
Change in Account Value

	This Period	Year to Date
Starting Value	\$ 30,499.80	\$ 48,783.01
Cash Value of Purchases & Sales	(17.22)	(5,114.99)
Investments Purchased/Sold	17.22	5,114.99
Deposits & Withdrawals	0.00	0.00
Dividends & Interest	746.08	1,073.03
Fees & Charges	0.00	0.00
Transfers	0.00	0.00
Income Reinvested	(17.22)	(47.34)
Change in Value of Investments	(976.78)	(19,556.82)
Ending Value on 12/31/2008	\$ 30,251.88	\$ 30,251.88
Total Change in Account Value	\$ (247.92)	\$ (18,531.13)
(Totals include Deposits & Withdrawals)	> (1)%	(37.99)%



Asset Composition

	Market Value	% of Account Assets
Deposit Accounts XZ	\$ 1,041.92	3%
Equities	12,826.94	42%
Mutual Funds	2,938.92	10%
Other Assets	13,444.10	44%
Total Assets Long	\$ 30,251.88	
Total Account Value	\$ 30,251.88	100%



Gain or (Loss) Summary

Gain or (Loss) on Investments Sold	\$0.00
This Period	
Unrealized Gain or (Loss)	
All Investments	\$ (45,508.13)
Values may not reflect all of your gains/losses	

Account Notes

- Your portfolio includes unpriced securities

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Investment Information" section for an explanation of the endnote codes and symbols in this statement.

charles SCHWAB

Contributory IRA of

Account Number

Statement Period

Income Summary

This Period

Year To Date

Deposit Accounts Interest	0.04	10.29
Money Funds Dividends	0.00	30.72
Cash Dividends	722.27	923.24
Total Capital Gains	23.77	23.77
Partnership Distributions	0.00	85.00
Corporate Bond Interest	0.00	0.01
Total Income	746.08	1,073.03

Investment Detail - Deposit Accounts

Deposit Accounts	Market Value	% of Account Assets
Deposit Accounts XZ	1,041.92	3%
Total Deposit Accounts	1,041.92	3%
Total Deposit Accounts	1,041.92	3%

Investment Detail - Equities

Accounting Method
Equities: First In First Out (FIFO)

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
FONAR CORP NEW	41.0000	0.8300	34.03	<1%	(2,014.55)	0.00%	0.00
SYMBOL: FONR	39.0800	52.3795	2,046.99	02/09/93	(2,014.55)		
Cost Basis	1.9200	N/A	please provide	04/13/98	N/A		
			2,046.99				
FONAR NON VTG A PFD NEW	8.0000	0.0001	0.00	<1%	N/A	0.00%	0.00
NON VOTING CLASS A	8.0000	N/A	please provide	11/03/95	N/A		

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Accounting Method
Equities: First In, First Out (FIFO)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
HOLLIS EDEN PHARM INC	1,000,000	0.6800	680.00	2%	(26,944.90)	0.00%	0.00
SYMBOL: HEPH	100,000	29.4974	2,949.74	09/24/03	(2,881.74)		
	700,000	29.6074	20,725.21	09/24/03	(20,249.21)		
	100,000	19.7497	1,974.97	10/01/03	(1,906.97)		
	100,000	19.7498	1,974.98	10/01/03	(1,906.98)		
Cost Basis			27,624.90				
INTEL CORP	7,3148	14.6600	107.23	<1%	(105.85)	3.82%	4.10
SYMBOL: INTC	7,3148	29.1299	213.08	02/28/02	(105.85)		
MESA AIR GROUP INC	224,000	0.2575	57.68	<1%	N/A	0.00%	0.00
NEV	112,000	N/A	please provide	01/01/93	N/A		
SYMBOL: MESA	112,000	N/A	please provide	03/26/93	N/A		
Cost Basis			please provide				
MICROSOFT CORP	600,000	19.4400	11,664.00	39%	(14,315.95)	2.67%	312.00
SYMBOL: MSFT	200,000	43.2999	8,659.98	04/05/00	(4,771.98)		
	400,000	43.2999	17,319.97	04/05/00	(9,543.97)		
Cost Basis			25,979.95				
SUNGOLD INTL HLDGS CORP	3,150,000	0.0900	283.50	<1%	(519.90)	0.00%	0.00
SYMBOL: SGIHF	3,150,000	0.2550	803.40	03/26/02	(519.90)		
V P G I CORPORATION NEW	5,000	0.1000	0.50	<1%	N/A	0.00%	0.00
SYMBOL: VPGC	5,000	N/A	please provide	09/18/01	N/A		
Total Equities			12,826.94	42%	(43,901.15)		316.10

Estimated Annual Income and yield calculations are for informational purposes only and are not a projection or guarantee of future dividends.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "If" section for "Your Account" section for an explanation of the endnote codes and symbol this statement.

Charles SCHWAB

Contributory IRA of

Account Number

Statement Period

Investment Detail - Mutual Funds

Accounting Method
Mutual Funds: Average

Mutual Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
FIDELITY VALUE FUND 2 SYMBOL: FDVLX	73.7310	39.8600	2,938.92	10%	53.82	3,968.20	(1,029.28)
Total Mutual Funds			2,938.92	10%			(1,029.28)

Investment Detail - Other Assets

Accounting Method
Other Assets: First In First Out (FIFO)

Other Assets	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)
DUNCAN ENERGY PTNRS LP SYMBOL: DEP	100.0000	13.6000	1,360.00	4%	(267.95)
NUSTAR GP HOLDINGS LLC SYMBOL: NSH	100.0000	17.6800	1,768.00	6%	(178.95)
PROSHARES SHORT DOW 30 SYMBOL: DOG	50.0000	68.5500	3,427.50	11%	(612.45)
PROSHARES SHORT QQQ SYMBOL: PSQ	50.0000	73.0300	3,651.50	12%	(173.95)
SPDR GOLD TRUST SPDR GOLD SHARES SYMBOL: GLD	30.0000	86.5200	2,595.60	9%	308.05
WESTERN GAS PARTNERS L P SYMBOL: WES	50.0000	12.8300	641.50	2%	47.55
Total Other Assets			13,444.10	44%	(877.70)

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Charles SCHWAB

Contributory IRA of

Account Number

Statement Period

Investment Detail - Unpriced Securities

Accounting Method
Unpriced Securities: First In First Out (FIFO)

Unpriced Securities	Quantity	Market Price	Market Value	Acquired	Unrealized Gain or (Loss)
	Units Purchased	Cost Per Share	Cost Basis		
MUSE TECHNOLOGIES INC SYMBOL: MUZE	3,000.0000	N/A	N/A		N/A
	2,000.0000	5.0300	10,060.00	04/04/00	N/A
	300.0000	4.0299	1,208.98	04/13/00	N/A
	700.0000	4.0299	2,820.97	04/13/00	N/A
Cost Basis			14,089.95		
SPIEGEL INC CL A NON-XXX REGISTRATION REVOKED BY THE SEC EFF 07/23/04	3,000.0000	N/A	N/A		N/A
	1,000.0000	3.2799	3,279.95	04/11/02	N/A
	2,000.0000	1.2300	2,460.00	04/22/02	N/A
Cost Basis			5,739.95		
Total Unpriced Securities			N/A		N/A

Total Investment Detail 30,251.88

Total Account Value (excl. Unpriced Securities) 30,251.88

Transaction Detail - Purchases & Sales

Mutual Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/03/08	12/03/08	Reinvested Shares	FIDELITY VALUE FUND: FDVLX	0.4680	36.7900	(17.22)
Total Mutual Funds Activity						
(17.22)						
Total Purchases & Sales						
(17.22)						

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Errors for Your Account" section for an explanation of the endnote codes and symbols in this statement.

charles SCHWAB

Contributory IRA of

Account Number

Statement Period

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process		Activity		Description	Credit/(Debit)
Date	Date				
12/01/08	12/01/08	Qualified Dividend		INTEL CORP. INTC	1.02
12/03/08	12/03/08	Div For Reinvest		FIDELITY VALUE FUND: FDVLX	17.22
12/11/08	12/11/08	Qualified Dividend		MICROSOFT CORP. MSFT	78.00
12/15/08	12/16/08	Bank Interest XZ		BANK INT 111608-121508	0.04
12/30/08	12/30/08	Short Term Cap Gn		PROSHARES SHORT DOW 30: DOG	422.24
12/30/08	12/30/08	LT Cap Gain		PROSHARES SHORT DOW 30: DOG	13.42
12/30/08	12/30/08	Cash Dividend		PROSHARES SHORT DOW 30: DOG	1.40
12/30/08	12/30/08	Cash Dividend		PROSHARES SHORT OQQ: PSQ	0.17
12/30/08	12/30/08	LT Cap Gain		PROSHARES SHORT OQQ: PSQ	10.35
12/30/08	12/30/08	Short Term Cap Gn		PROSHARES SHORT OQQ: PSQ	202.22
Total Dividends & Interest					746.08

Total Transaction Detail 728.86

Charles Schwab Bank Deposit Accounts Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance XZ
Opening Balance XZ					313.06
12/02/08	Auto Transfer	BANK CREDIT FROM BROKERAGE X		1.02	314.08
12/12/08	Auto Transfer	BANK CREDIT FROM BROKERAGE X		78.00	392.08
12/15/08	Interest Paid XZ	BANK INTEREST		0.04	392.12
12/31/08	Auto Transfer	BANK CREDIT FROM BROKERAGE X		649.80	1,041.92
Total Activity					0.00 728.86
Ending Balance XZ					1,041.92

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

charles SCHWAB

Contributory IRA of

Account Number

Statement Period

Charles Schwab Bank Deposit Accounts Activity (continued)

Deposit Accounts: Interest Rate as of 12/31/08 was 0.02%. Your interest period was 11/16/08 - 12/15/08. 2

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
SUNGOLD INTL HLDGS CORPF	3,150.0000	N/A	0.1000		
Spin-Off Dist	0.0000	N/A	0.0000	315.0000	
Total Pending Corporate Actions					0.00

Pending transactions are not included in account value.

Contribution Summary

	2007	2008
Traditional IRA	0.00	0.00
Year To Date Total	0.00	0.00

Endnotes For Your Account

Symbol Endnote Legend

- A** Excluding unpriced securities (see Investment Detail).
- Q** Dividends paid on this security will be automatically reinvested.
- I** Value includes incomplete cost basis. If cost basis is not available for an investment, you may be able to provide updates. Please refer to the first page of this statement for instructions or contact information.
- X** Balances held at Charles Schwab Bank, member FDIC.
- Z** Please note that the interest is paid for a period that differs from the Statement Period. Bank balances include any interest that Charles Schwab Bank paid as indicated on the Deposit Accounts Activity page. Bank balances do not include any interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.aboutschwab.com/schwabcorp/compensation.html>.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "E" Notes for Your Account" section for an explanation of the endnote codes and symbols in this statement.

PRUDENTIAL INVESTMENT
MANAGEMENT SERVICES LLC
PO BOX 5320
SCRANTON, PA 18505-5320

Account Number: [REDACTED]



Prudential

[REDACTED]

YOUR REGISTERED REP IS:
[REDACTED]

FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION:
National [REDACTED]

www.prudential.com/prs

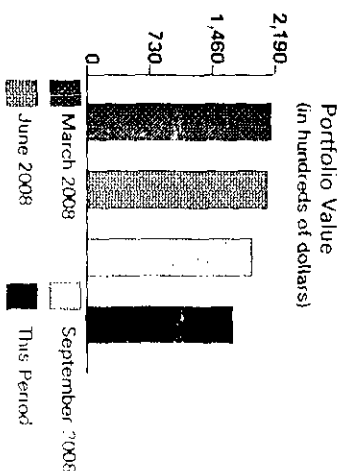
Statement Date: 12/01/08 to 12/31/08
SNAPSHOT

TOTAL PORTFOLIO
\$174,299.35

PORTFOLIO VALUE
Cash and Cash Equivalents
Securities

	This Period	Prior Period
Cash and Cash Equivalents	\$92,064.34	\$91,670.57
Securities	\$82,235.01	\$81,104.52
TOTAL PORTFOLIO VALUE	\$174,299.35	\$172,775.09

Your portfolio contains unpriced positions. The securities may be unpriced for various reasons including but not limited to unavailability of pricing or the security may not have value. Please contact your broker/dealer for further information.



A portfolio value less than \$100.00 may not be displayed

ACCOUNT ACTIVITY

Net Trading
Net Core Fund Activity
Net Income and Expenses

	This Period	Year-To-Date
Net Trading	(\$161.13)	(\$161.13)
Net Core Fund Activity	(\$393.77)	(\$3,092.95)
Net Income and Expenses	\$554.90	\$3,254.08

RETIREMENT ACCOUNT

Retirement account maintenance fee waived or subsidized for 2008.

LEGEND

() Numbers in parentheses are debits or subtractions
NFS - National Financial Services LLC

Account Number: **[REDACTED]**
 Account Name: **[REDACTED]**
 Statement Date: 12/31/2011



Prudential

SUMMARY

PORTFOLIO VALUE

ALERT:
 All income is tax deferred until it is distributed from the account.

	This Period	Prior Period
Cash and Cash Equivalents	\$92,064.34	\$91,670.57
Money Markets		
Securities		
Equities	\$75,562.20	\$74,500.32
Equity		
Mutual Funds	\$6,672.81	\$6,604.20
Equity	\$82,235.01	\$81,104.52
Total Securities		
TOTAL PORTFOLIO VALUE	\$174,299.35	\$172,775.09

ACCOUNT ACTIVITY

This Period

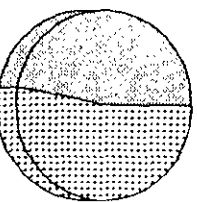
Year-To-Date

BEGINNING BALANCE	\$0.00	
Trading		
Securities Purchased	(\$161.13)	(\$161.13)
NET TRADING	(\$161.13)	(\$161.13)
Core Fund Activity		
Core Funds Purchased	(\$393.77)	(\$3,092.95)
NET CORE FUND ACTIVITY	(\$393.77)	(\$3,092.95)
Income and Expenses		
Taxable Income	\$505.13	\$2,565.22
Tax Deferred Dividends	\$49.77	\$688.86
Taxable Interest		
NET TAXABLE INCOME	\$554.90	\$3,254.08
TOTAL INCOME	\$554.90	\$3,254.08
NET INCOME AND EXPENSES	\$554.90	\$3,254.08
ENDING BALANCE	\$0.00	

DETAIL

PORTFOLIO VALUE

PORTFOLIO ALLOCATION



Allocations for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NPS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

Account Number: **1111**
 Account Name: **MEMBER**

Statement Date: **11/11/09**



CASH AND CASH EQUIVALENTS 52.82%

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/08	Current Market Value	Prior Market Value	Estimated Annual Income
Money Markets						
PRUDENTIAL BANK & TRUST MMKT 1	DAESD	92,064.34	\$1.00	\$92,064.34	\$91,670.57	
FDIC INSURED DEPOSIT* NOT COVERED BY SIPC	CASH					
7 DAY AVG NET YIELD 71%						
Dividend Option Reinvest						
Capital Gain Option Reinvest						

Total Cash and Cash Equivalents \$92,064.34

EQUITIES 43.35%

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/08	Current Market Value	Prior Market Value	Estimated Annual Income
Equity						
AT&T INC COM	T	202	\$28.50	\$5,757.00	\$5,769.12	\$331.28
Estimated Yield 5.75%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
Next Dividend Payable: 02/02/09						
BANK NEW YORK MELLON CORP	BK	500	\$28.33	\$14,165.00	\$15,105.00	\$480.00
Estimated Yield 3.38%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
CLST HLDS INC N/C FROM 150925204	CLHI	200	\$0.15	\$30.00	\$34.00	
Dividend Option Cash	CASH					
Capital Gain Option Cash						
COMCAST CORP NEW CL A	CMCSA	630	\$16.88	\$10,634.40	\$10,924.20	\$157.50
Estimated Yield 1.48%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
Next Dividend Payable: 01/28/09						
CORNING INC	GLW	1,000	\$9.55	\$9,530.00	\$9,010.00	\$200.00
Estimated Yield 2.09%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						

Account Number: [REDACTED]
 Account Name: [REDACTED]
 Statement Date: [REDACTED]



EQUITIES 43.35%

Description	Symbol/Cusip	Quantity	Price on 12/31/08	Current Market Value	Prior Market Value	Estimated Annual Income
INTEL CORP	INTC CASH	2,100	\$14.66	\$30,786.00	\$28,380.00	\$1,176.00
Estimated Yield 3.82%						
Dividend Option Cash						
Capital Gain Option Cash						
PSC INC NO STOCKHOLDERS EQUITY 6/19/03	68361E107 CASH	4,000	unavailable	unavailable	unavailable	
Dividend Option Cash						
Capital Gain Option Cash						
TAKEDOUTMUSIC COM HLDGS CORP COM NEW	TKMU CASH	120	unavailable	unavailable	unavailable	
TEXAS INSTRUMENTS INC	TXN CASH	300	\$15.52	\$4,656.00	\$4,671.00	\$132.00
Estimated Yield 2.83%						
Dividend Option Cash						
Capital Gain Option Cash						
TRONOX INC COM CL B	TROXB CASH	100	\$0.036	\$3.60	\$7.00	
Dividend Option Cash						
Capital Gain Option Cash						
Total Equity				\$75,562.20		\$2,476.78
Total Equities				\$75,562.20		\$2,476.78

MUTUAL FUNDS 3.83%

Description	Symbol/Cusip	Quantity	Price on 12/31/08	Current Market Value	Prior Market Value	Estimated Annual Income
Equity						
MAINSTAY S&P 500 INDEX CL A	MSXAX	324.869	\$20.54	\$6,672.81	\$6,604.20	\$165.26
Estimated Yield 2.47%						
Dividend Option Reinvest						
Capital Gain Option Reinvest						
Total Mutual Funds				\$6,672.81		\$165.26

Total Securities

\$82,235.01 **\$2,642.04**

TOTAL PORTFOLIO VALUE

\$174,299.35 **\$2,642.04**



Account Number: [REDACTED]
Account Name: [REDACTED]

Statement Date: 1/15/2009



INCOME AND EXPENSES

Taxable Income

Date	Account Type	Transaction	Description	Quantity	Amount
12/16/08	CASH	DIVIDEND RECEIVED	CORNING INC		\$50.00
Taxable Interest					
11/28/08	CASH	PRUDENTIAL BANK&	TRUST MMKT 1 FDIC INTEREST RECEIVED		\$49.77

Net Taxable Income

\$554.90

Total Income

\$554.90

NET INCOME AND EXPENSES

\$554.90

MESSAGES

Effective December 10, 2008, NFS has procured Lloyds of London to protect your assets in excess of the coverage provided by the Securities Investor Protection Corporation, SIPC. This protection becomes available in the event that SIPC limits are exhausted and is the highest level of excess SIPC coverage currently available. Effective February 16, 2009, CAPCO, the firm that currently provides excess SIPC protection for NFS accounts will no longer be providing coverage and at that time, Lloyds of London will be the sole provider of excess SIPC coverage for your brokerage account. For additional details regarding the changes to your excess SIPC coverage, visit www.mybrokerageinfo.com or contact your broker/dealer.

Due to changes in IRS Regulations, the yearly deadline for mailing 1099 Tax Reporting Statements has been changed from January 31 to February 15. NFS will mail most 2008 tax forms beginning in late January through mid February 2009.

MISCELLANEOUS FOOTNOTES

Callable Securities Lottery - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

Account Number: [REDACTED]
 Account Name: [REDACTED]
 Statement Date: [REDACTED]



Prudential

ACCOUNT ACTIVITY

TRADING

Securities Purchased

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/11/08	CASH	REINVESTMENT	MAINSTAY S&P 500 INDEX CL A REINVESTED @ \$19.84	8.121	(\$161.13)

Net Securities Purchased

(\$161.13)

NET TRADING

(\$161.13)

CORE FUND ACTIVITY

Core Funds Purchased

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
11/28/08	CASH	REINVESTMENT	PRUDENTIAL BANK& TRUST MMKT 1 FDIC NET INT REINVEST	48.77	(\$49.77)
12/01/08	CASH	YOU BOUGHT	PRUDENTIAL BANK& TRUST MMKT 1 FDIC INSURED DEPOSIT* NOT COVERED BY SIPC @ 1	294	(\$294.00)
12/16/08	CASH	YOU BOUGHT	PRUDENTIAL BANK& TRUST MMKT 1 FDIC INSURED DEPOSIT* NOT COVERED BY SIPC @ 1	50	(\$50.00)

Net Core Funds Purchased

(\$393.77)

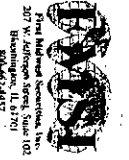
NET CORE FUND ACTIVITY

(\$393.77)

INCOME AND EXPENSES

Taxable Income

Date	Account Type	Transaction	Description	Quantity	Amount
12/01/08	CASH	DIVIDEND RECEIVED	INTEL CORP		\$294.00
12/11/08	CASH	DIVIDEND RECEIVED	MAINSTAY S&P 500 INDEX CL A		\$161.13



Brokerage
Account Statement

Account Number: [REDACTED]
Statement Period: [REDACTED]

Valuation at a Glance

	This Period
Beginning Account Value	\$1,270.48
Dividends/Interest	4.37
Change in Account Value	0.00
Ending Account Value	\$1,274.85
Estimated Annual Income	\$27.72

Your Representative:

Asset Allocation

Asset Allocation			
	Value	Value	Percent
	Last Period	This Period	Allocation
Cash, Money Funds, and FDIC Deposits	1,270.48	1,274.85	100%
Account Total	\$1,270.48	\$1,274.85	100%

Customer Service Information

Your Representative: [REDACTED]

Contact Information

Telephone Number: [REDACTED]
 Fax Number: [REDACTED]
 E-Mail Address: [REDACTED]

Customer Service Information

Service Hours: Weekdays 07:30 a.m. - 04:30 p.m. CST
 Customer Service Telephone Number: (800) 662-8452
 Web Site: www.firstmidwestsecurities.com

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	4.37	0.00	27.72	0.00
Total Dividends, Interest, Income and Expenses	\$4.37	\$0.00	\$27.72	\$0.00

Portfolio Holdings

Quantity	Description	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-day Yield
----------	-------------	-----------------	-----------------	----------------	------------------	--------------

Cash, Money Funds, and FDIC Deposits 100.00% of Portfolio

Money Market	GENERAL MNY MKT FUND CL B	1,270.48	1,274.85	0.00	27.72	1.01%
Total Money Market		\$1,270.48	\$1,274.85	\$0.00	\$27.72	

Total Cash, Money Funds, and FDIC Deposits

\$1,270.48 \$1,274.85 \$0.00 \$27.72

Description

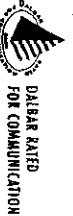
Market Value Accrued Interest Estimated Annual Income

Total Portfolio Holdings

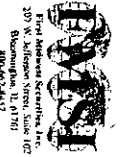
\$1,274.85 \$0.00 \$27.72

Disclosures and Other Information

Pricing - Securities prices may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. Prices are received from various pricing services. However, pricing services are sometimes unable to provide timely information. Where pricing sources are not readily available, particularly on certain debt securities, estimated prices may be generated by a matrix system taking various factors into consideration. The pricing of listed options takes into account the last closing price, as well as the current bid and offer prices. Where securities have not been priced, such securities have not been included in the Asset Allocation information at the beginning of this statement.



Account Number [REDACTED]



Pershing
First American Securities, Inc.
300 W. Madison Street, Suite 1000
Chicago, Illinois 60601-4143
PH 404-4143

Brokerage Account Statement

Statement Period: ~~1/1/08 to 12/31/08~~

Portfolio Holdings (continued)

Reinvestment - The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your Statement may have been reinvested. You will not receive confirmation of these reinvestments. However, information pertaining to these transactions which would otherwise appear on confirmations, including the time of execution and the name of the person from whom your security was purchased, will be furnished to you upon written request to your introducing firm. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow, the source and nature of which payment will be furnished to you upon written request to your introducing firm.

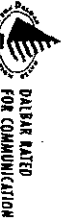
Foreign Currency Transactions - Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote - Securities held by you on margin (securities not fully paid for by you) may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin will be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Transactions in Date Sequence

Process/ Settlement	Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
	10/31/08	MONEY MARKET FUND	GENERAL MNY MKT CL B				1.75	USD
		INCOME RECEIVED						
	11/28/08	MONEY MARKET FUND	GENERAL MNY MKT CL B				53	USD
		INCOME RECEIVED						
	12/31/08	MONEY MARKET FUND	GENERAL MNY MKT CL B				109	USD
		INCOME RECEIVED						
Total Value of all Transactions							\$0.00	\$4.37

The price and quantity displayed may have been rounded.



PERSHING
FOR COMMUNICATION

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
GENERAL MNY MKT FUND CL B				
Account Number	Current Yield: 0.88% Activity Ending: 12/31/08			
10/01/08	Opening Balance		1,270.46	
10/31/08	Deposit	INCOME REINVEST	1.75	1,272.23
11/29/08	Deposit	INCOME REINVEST	1.53	1,273.76
12/31/08	Deposit	INCOME REINVEST	1.09	1,274.85
12/31/08	Closing Balance			\$1,274.85
Total All Money Market Funds				\$1,274.85

Messages

The Securities Investor Protection Corporation (SIPC) protects your covered account assets up to \$500,000 in value, including \$100,000 in cash awaiting reinvestment. To offer you greater protection and security, Pershing LLC provides coverage in excess of SIPC limits to qualifying accounts through Customer Asset Protection Company (CAPCO). In anticipation of CAPCO's coverage expiring in February 2009, Pershing has secured additional excess account protection through Lloyd's of London effective immediately.

The coverage provided through Lloyd's of London will protect assets up to an overall aggregate level of \$1 billion for assets in custody at Pershing and its London affiliate, Pershing Securities Limited, including \$1.9 million in cash awaiting reinvestment for your individual account.

For more information about the protection of your account assets, please visit www.sipc.org. You may also visit CAPCO at www.capcoaccess.com and Lloyd's of London at www.lloyds.com.

Please note that excess account protection does not protect against loss due to market fluctuation.

Please note that Pershing's mailing of Internal Revenue Service (IRS) Forms 1099 (B, DIV, INT, OID, and MISC) will be changed for 2008.

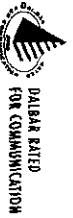
Your Form 1099 will be mailed by February 17, 2009 if you have received income from a regulated investment company, including mutual funds (open or closed end), real estate investment trusts (REITs), and unit investment trusts (UITs). Your form will be scheduled for this date to allow the issuer the time necessary to calculate and disclose the proper income classification for tax purposes. We hope this will reduce the need for you to receive a revised Form 1099.

Your Form 1099 will be mailed by January 31, 2009 if you have not received income from a regulated investment company.

Although a money market mutual fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market mutual fund. Please see the money market mutual fund's prospectus or contact your investment professional for additional information.

There are additional risks involved in trading equity securities either before or after regular market sessions. If you are considering participating in extended-hours trading, please be sure to review the Extended-Hours Trading section of Pershing's Disclosure Statement (found under Additional Disclosures). The Disclosure Statement is available at www.pershing.com/disclosuresstatement.html or, if you are not able to retrieve the document online, you may call Pershing's Self-Service Hotline at (888) 860-8510. Select option 4, Disclosure Statement, where you will be prompted to either say or enter your account number. The document will then be mailed to the address of record for your account.

First Midwest Securities, Inc. appreciates your business and looks forward to assisting you in the future with your investment needs. Please take time to review our website (www.firstmidwestsecurities.com) for important information. You will find our privacy policy, margin and option policy, business continuity plan, company policy, routing information as well as other key data. Thank you and have a safe and happy holiday season.



PAR-02-ROLL

Clearing Through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation
Member FINRA, NYSE, SIPC

[REDACTED]

[REDACTED]

NATIONAL SECURITIES

MEMBER FINRA/SIPC
1001 FARMER AVENUE, 22ND FLOOR, SUITE 200, VA 22154

[REDACTED]

YOUR REPRESENTATIVE IS
[REDACTED]

FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION,
Local
In-State
National

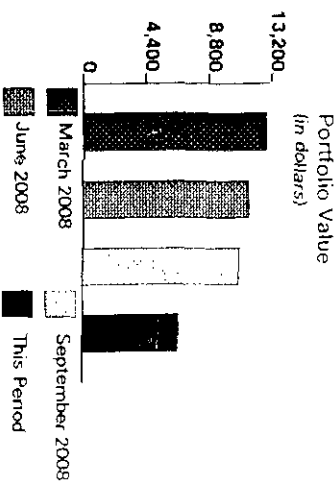
[REDACTED]

Statement Date: [REDACTED]

SNAPSHOT

TOTAL PORTFOLIO
\$6,882.78

PORTFOLIO VALUE			
Cash and Cash Equivalents	This Period	Prior Period	
Securities	\$6,882.78	\$756.98	
	\$0.00	\$6,251.00	
TOTAL PORTFOLIO VALUE	\$6,882.78	\$7,007.98	



ACCOUNT ACTIVITY

	This Period	Year-To-Date
Net Trading	\$6,122.97	\$6,122.97
Net Core Fund Activity	(\$6,125.80)	(\$6,141.69)
Net Income and Expenses	\$2.83	\$18.72

LEGEND

() Numbers in parentheses
are debits or subtractions
NFS - National Financial
Services LLC

Account Number: [REDACTED]
Account Name: [REDACTED]
Statement Date: [REDACTED]

NATIONAL
SECURITIES
MEMBER FINRA/SIPC
1001 Fourth Avenue, 22nd Floor, Seattle, WA 98104

SUMMARY

PORTFOLIO VALUE		This Period	Prior Period
Cash and Cash Equivalents			
Money Markets		\$6,882.78	\$756.98
Securities			
Equities			
Equity		\$0.00	\$6,251.00
Total Securities		\$0.00	\$6,251.00
TOTAL PORTFOLIO VALUE		\$6,882.78	\$7,007.98
ACCOUNT ACTIVITY		This Period	Year-To-Date
BEGINNING BALANCE		\$0.00	
Trading			
Securities Sold		\$6,122.97	\$6,122.97
NET TRADING		\$6,122.97	\$6,122.97
Core Fund Activity			
Core Funds Purchased		(\$6,125.80)	(\$6,141.69)
NET CORE FUND ACTIVITY		(\$6,125.80)	(\$6,141.69)
Income and Expenses			
Taxable Income		\$2.83	\$18.72
Taxable Dividends			
NET TAXABLE INCOME		\$2.83	\$18.72
TOTAL INCOME		\$2.83	\$18.72
NET INCOME AND EXPENSES		\$2.83	\$18.72
ENDING BALANCE		\$0.00	

ALERT: Taxable income is determined based on information available to JFS at the time the statement was prepared, and is subject to change. Final information on taxation of interest and dividends is available on Form 099-Div, which is mailed on January of the subsequent year.

Account Number: [REDACTED]
Account Name: [REDACTED]
Statement Date: [REDACTED]

**NATIONAL
SECURITIES**
MEMBER FINRA/SIPC
1801 Fifth Avenue, 20th Floor, Seattle, WA 98134

REALIZED GAIN (LOSS)		This Period	Year-to-Date
Short-Term Gain		\$0.00	\$0.00
Short-Term Loss		\$0.00	\$0.00
Short-Term Disallowed Loss		\$0.00	\$0.00
NET SHORT-TERM		\$0.00	\$0.00
Long-Term Gain		\$0.00	\$0.00
Long-Term Loss		\$16,067.82	\$16,067.82
Long-Term Disallowed Loss		\$0.00	\$0.00
NET LONG-TERM		(\$16,067.82)	(\$16,067.82)

The above section is a summary of estimated realized gains and losses for transactions in your account as of the trade date. These figures exclude transactions where cost basis information is incomplete

NFS-provided estimated cost basis (including cost basis and short sale proceeds information provided to NFS by customers), realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale redemption, or exchange. NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information. Taxpayers may be required to report to federal, state, and other taxing authorities. NFS makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities.

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization amounts.

Customers should consult with their tax advisors for further information.

DETAIL

Account Number: **[REDACTED]**
Account Name: **[REDACTED]**
Statement Date: **[REDACTED]**

NATIONAL SECURITIES

MEMBER FINRA/SIPC
1001 South Avenue 22nd Floor - Springfield, MA 01103

PORTFOLIO VALUE

NFS-provided estimated cost basis (including cost basis and short sale proceeds information provided to NFS by customers), realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information. Taxpayers may be required to report to federal, state, and other taxing authorities. NFS makes no warranties with respect to, and specifically disclaims any liability arising out of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities. Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments. Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown of the total of such prior amortization amounts.

LIMITATION ON COST BASIS INFORMATION: NFS's cost basis information system has a cumulative lifetime limit on how much activity it can track for each individual security position in an account. For this purpose, each buy, sell, dividend, wash sale disallowed loss, stock split, stock merger, etc., is an event. For some customers, this limit can be reached with approximately 1500 events. Upon reaching the limit, the system no longer displays or tracks cost basis information for the affected position, and such information will usually show as not available or unknown. Once the limit is reached, all cost basis information for the affected position will need to be tracked and updated by you, the investor.

In addition to reviewing this statement, access to account history is available online at www.mystreetescape.com. Please contact your representative to set up log on credentials. You may also contact National Securities at 206-622-7200 for account information, to report a discrepancy/complaint or if you are unable to reach your representative.

CASH AND CASH EQUIVALENTS 100.00%

Description	Symbol/Cusip	Quantity	Price on 12/31/08	Current Market Value	Prior Market Value	Estimated Annual Income
Money Markets						
PRIME FUND - CAPITAL RESERVES CLASS	FFRXX CASH	6,882.78	\$1.00	\$6,882.78	\$756.98	
7 DAY AVG NET YIELD	1.19%					
Dividend Option Reinvest						
Capital Gain Option Reinvest						

Total Cash and Cash Equivalents

\$6,882.78

EQUITIES 0.00%

Total Equities

\$0.00

Total Securities

\$0.00

TOTAL PORTFOLIO VALUE

\$6,882.78

Account Number: [REDACTED]
Account Name: [REDACTED]
Statement Date: [REDACTED]

NATIONAL SECURITIES

MEMBER FINRA/SIPC
1801 FAUNT AVE. 22ND FLOOR, SEATTLE, WA 98134

ACCOUNT ACTIVITY

NFS provided estimated cost basis (including cost basis and short sale proceeds) information provided to NFS by customers, realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information. Taxpayers may be required to report to federal, state, and other taxing authorities. NFS makes no warranties with respect to, and specifically disclaims any liability arising out of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities.

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities); however, they are not provided for certain types, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization amounts.

LIMITATION ON COST BASIS INFORMATION: NFS's cost basis information system has a cumulative lifetime limit on how much activity it can track for each individual security position in an account. For this purpose, each buy, sell, dividend, wash sale disallowed loss, stock split, stock merger, etc. is an event. For some customers, this limit can be reached with approximately 1,500 events. Upon reaching the limit, the system no longer displays or tracks cost basis information for the affected position, and such information will usually show as not available or unknown. Once the limit is reached, all cost basis information for the affected position will need to be tracked and updated by you, the investor.

TRADING

Securities Sold

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Total Cost Basis	Realized Gain (Loss)
12/19/08	CASH	YOU SOLD	STARBUCKS CORP @ 9.14 LT Loss \$16,067.82	(700)	\$6,122.97	\$22,190.79	(\$16,067.82)

Net Securities Sold

\$6,122.97

NET TRADING

\$6,122.97

CORE FUND ACTIVITY

Core Funds Purchased

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/19/08	CASH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	6,122.97	(\$6,122.97)
12/31/08	CASH	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ \$1.00	2.83	(\$2.83)

Net Core Funds Purchased

(\$6,125.80)

NET CORE FUND ACTIVITY

(\$6,125.80)

Account Number: [REDACTED]
Account Name: [REDACTED]
Statement Date: [REDACTED]

NATIONAL
SECURITIES
MEMBER FINRA/SIPC
10011 Fourth Avenue 22nd Floor - Suite 400, VA 22034

INCOME AND EXPENSES
Taxable Income

Date	Account	Type	Transaction	Description	Quantity	Amount
12/31/08	CASH		DIVIDEND RECEIVED	PRIME FUND - CAPITAL RESERVES CLASS DIVIDEND RECEIVED		\$2.83
Net Taxable Income						\$2.83
Total Income						\$2.83
NET INCOME AND EXPENSES						\$2.83

MESSAGES

Effective December 10, 2008, NFS has procured Lloyds of London to protect your assets in excess of the coverage provided by the Securities Investor Protection Corporation, SIPC. This protection becomes available in the event that SIPC limits are exhausted and is the highest level of excess SIPC coverage currently available. Effective February 15, 2009, CAPCO, the firm that currently provides excess SIPC protection for NFS accounts will no longer be providing coverage and at that time, Lloyds of London will be the sole provider of excess SIPC coverage for your brokerage account. For additional details regarding the changes to your excess SIPC coverage, visit www.mybrokerageinfo.com or contact your broker/dealer

Due to changes in IRS Regulations, the yearly deadline for mailing 1099 Tax Reporting Statements has been changed from January 31 to February 15. NFS will mail most 2008 tax forms beginning in late January through mid February 2009

NATIONAL SECURITIES CORPORATION WOULD LIKE TO WISH YOU A HAPPY HOLIDAY SEASON AND A PROSPEROUS NEW YEAR. YOUR INVESTMENT PROFESSIONALS AT NATIONAL SECURITIES LOOK FORWARD TO CONTINUING OUR LONG-STANDING RELATIONSHIP WITH YOU TO HELP ACHIEVE YOUR FINANCIAL GOALS. NATIONAL SECURITIES MAY CHARGE A NOMINAL FEE OR TICKET CHARGE IN ORDER TO COVER THE EXPENSE ASSOCIATED WITH MUTUAL FUND LIQUIDATIONS

NATIONAL SECURITIES CORPORATION
1001 4TH AVENUE, SUITE 2200
SEATTLE, WA 98154

NATIONAL SECURITIES

MEMBER FINRA/SIPC
1001 Fourth Avenue, 22nd Floor, Seattle, WA 98154

[REDACTED]

Account: [REDACTED]
Confirm Date: [REDACTED]

Investment Rep Name: [REDACTED]
For Questions Call: [REDACTED]

TRADE CONFIRMATION SUMMARY REPORT

YOU SOLD

Symbol	Ref #	Qty	Price	Cusip	Trade Date	Type	Reg Rep	Exch	Orig
SBUY	[REDACTED]	700	9.14	855244109	[REDACTED]	1*	267 267	8*	

SECURITY DESCRIPTION
STARBUCKS CORP
WE HAVE ACTED AS AGENT. UNSOLICITED ORDER Client wants to close.

Principal Amount	6,398.00
Commission	234.99
Activity Assessment Fee	.04
Service Fee	40.00
Settlement Amount	6,122.97

ACCOUNT CARRIED WITH NATIONAL FINANCIAL SERVICES LLC. ALL ORDERS
ARE UNSOLICITED UNLESS SPECIFIED ABOVE.

MAKE CHECKS PAYABLE TO NATIONAL FINANCIAL SERVICES LLC.
PLEASE INCLUDE YOUR ACCOUNT NUMBER ON YOUR CHECK. REMIT
CHECKS TO: NATIONAL SECURITIES, 120 BROADWAY, 27TH FLR., NEW
YORK, NY 10271