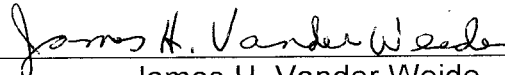


AFFIDAVIT OF JAMES H. VANDER WEIDE

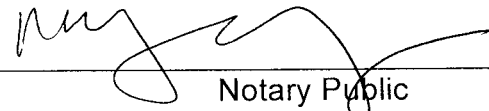
STATE OF NORTH CAROLINA)
) ss
COUNTY OF DURHAM)

On the 26 day of January, 2006, before me appeared James H. Vander Weide, to me personally known, who, being by me first duly sworn, states that he is Research Professor of Finance and Economics at the Fuqua School of Business of Duke University and also President of Financial Strategy Associates and acknowledges that he has read the above and foregoing document and believes that the statements therein are true and correct to the best of his information, knowledge and belief.



James H. Vander Weide

Subscribed and sworn to before me this 26 day of January, 2006



Notary Public

My commission expires: Sept. 25, 2007