

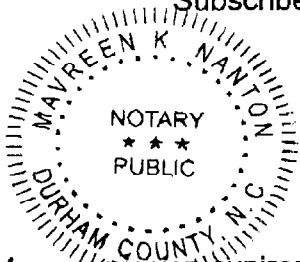
AFFIDAVIT

STATE OF NORTH CAROLINA)
) ss
COUNTY OF DURHAM)

On the 3rd day of November 2004 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 and President, Financial Strategy Associates, 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, Ph.D.
James H. Vander Weide, Ph.D.

Subscribed and sworn to before me this 3rd day of November, 2004.



Maureen K. Nanton
Notary Public

My commission expires: 13th April 2009.