

**DISCLOSURE -**

The detail provided in this review is for explanatory purposes only. It is meant to illustrate the commentary provided by the portfolio managers at Cornerstone Investment Management & Consulting and is not intended to offer any investment recommendations. The information provided is an aggregation of a number of accounts under management with Cornerstone and reflects their holdings as of September 30, 2010. Portfolio holdings have changed since that time and are no longer reflective of our most current ideas.

Cornerstone Investment Management & Consulting

**Portfolio Review**  
***Sample Portfolio***

*September 30, 2010*

The third quarter of 2010 was a volatile period for the markets. July was up a strong 6.85% after a weak June; August saw anxiety return to the markets and the S & P 500 returned -4.38% (but it felt worse than that). Finally, September was the strongest time ever for that month with a 8.93% return. In the near-term, it would be a good idea to get used to this volatility. Market participants are anxious, and their capacity for risk is being turned off and on like a light switch. The good news is that this provides those with patience and a longer-term approach an opportunity to reap strong returns. As this quarter's Chartbook indicates, we feel there are reasonable potential returns from stocks, and the underlying macro-economy continues to get stronger. There are issues out there that threaten the recovery, but it is our opinion that the upside potential outweighs the downside risk. For more information, please enter the following link:  
<http://www.csimac.com/September2010Chartbook.htm>

**NOTE-**

We typically start the statement package with commentary on the prior quarter as well as a link to our macro-economic research report - the Chartbook.

Cornerstone Investment Management & Consulting  
**PERFORMANCE REPORT**  
Discounted Cash Flow Method Gross of  
Fees

***Sample Portfolio***  
*From 06-30-10 to 09-30-10*

Portfolio Value on 06-30-10	398,903.36
Contributions	0.00
Withdrawals	-996.34
Realized Gains	2,752.38
Unrealized Gains	41,582.78
Interest	0.29
Dividends	2,210.65
Portfolio Value on 09-30-10	<u>444,453.12</u>
Total Gain before Fees	46,546.10
<b>IRR for 0.25 Years</b>	<b>11.70%</b>

Account value at the end  
of the quarter

**NOTE -**

This report shows the bottom line for the account - right up front. Details included are beginning and ending value for the account as well as contributions and withdrawals during the period. Investment performance for the quarter is provided, and further detail will be offered in subsequent reports.

**NOTE -**  
 This report offers a look at longer-term performance versus the account's benchmark (which we mutually determine); in this case, it's the S & P 500. To us, the most important signs of manager performance are the three and five year periods when compared to that benchmark.

## Performance History vs. Benchmark

### *Sample Portfolio*

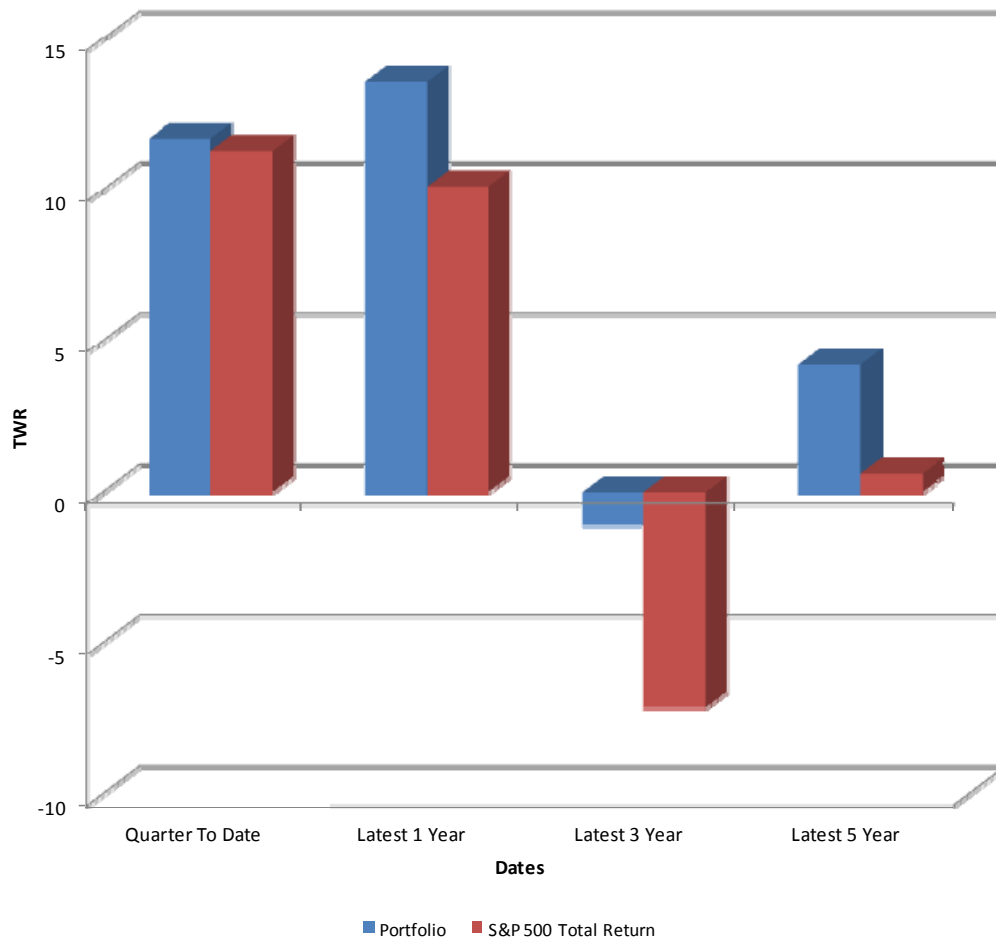
September 30, 2010

### TWR FOR SELECTED PERIODS ANNUALIZED GROSS OF FEES

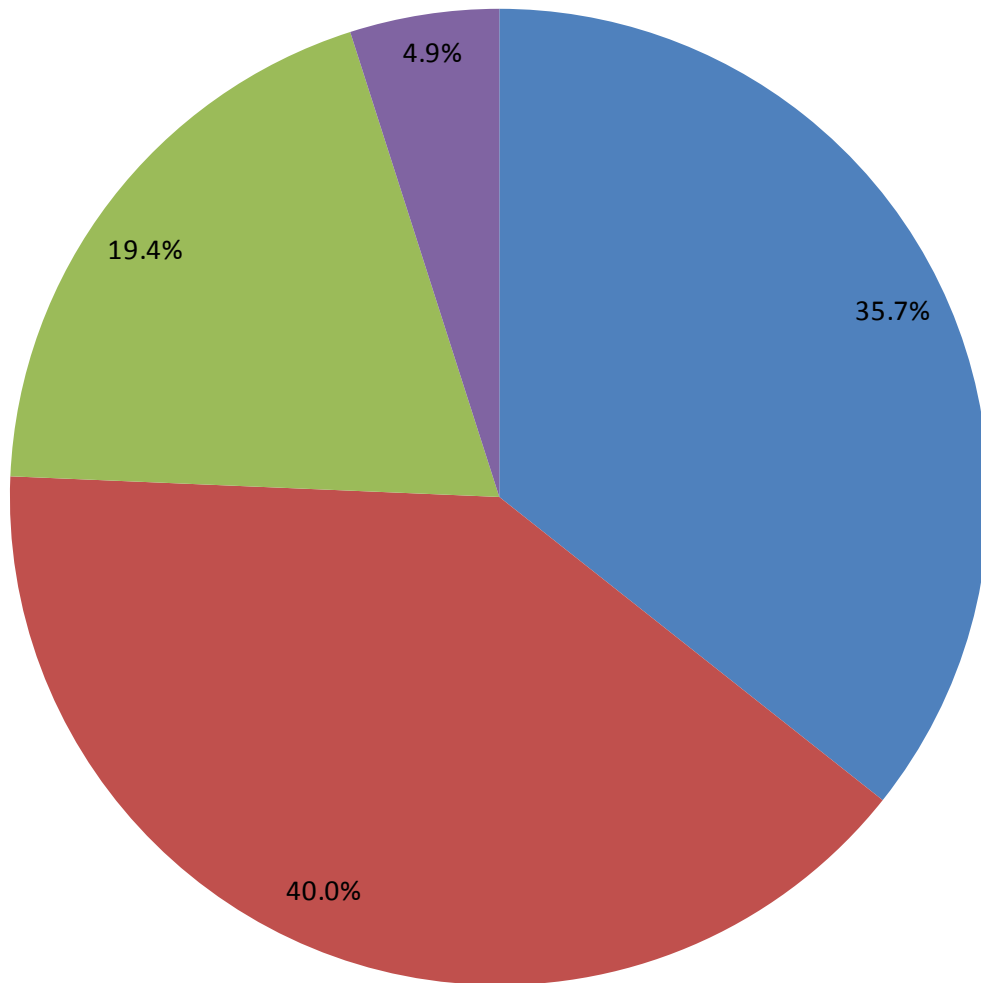
	Quarter To Date	Latest 1 Year	Latest 3 Year	Latest 5 Year
Portfolio	11.70	13.57	-1.12	4.19
S&P 500 Total Return	11.30	10.13	-7.17	0.62

Look at this long-term performance!

### PERFORMANCE HISTORY SUMMARY



**PORTFOLIO SUMMARY**  
**Sample Portfolio**  
**September 30, 2010**



■ Equities   ■ ETF or Mutual Fund   ■ International   ■ Cash and Equiv.

For more information about Daktronics, please enter <http://www.csimac.com/dakt.pdf> into your browser.

**NOTE -**  
This report shows the list of current holdings by asset class, with the highest percent allocation within the asset class listed first. Cost basis is provided on a unit and a total basis.

## PORTFOLIO APPRAISAL

### Sample Portfolio

September 30, 2010

Quantity	Security	Security Symbol	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Cur. Yield
<b>COMMON STOCK</b>								
775	EBAY INC COM	ebay	24.65	19,100.71	24.40	18,910.00	4.3	0.00
1,800	DAKTRONICS INC COM	dakt	8.18	14,730.17	9.82	17,676.00	4.0	1.12
465	CABOT CORP COM	cbt	25.79	11,991.92	32.57	15,145.05	3.4	2.21
3,950	CIBER INC COM	cbr	3.28	12,948.57	3.01	11,889.50	2.7	0.00
315	WHOLE FOODS MKT INC COM	wfm	27.88	8,782.13	37.11	11,689.65	2.6	1.08
667	ACXIOM CORP COM	acxm	10.91	7,275.58	15.86	10,578.62	2.4	0.00
1,140	F N B CORP PA COM	fnb	7.70	8,776.95	8.56	9,758.40	2.2	5.61
1,150	WHITNEY HLDG CORP COM C/A EFF 6/4/11 1 OLD	wtny	9.68	11,129.19	8.17	9,395.50	2.1	0.49
1,753	ON ASSIGNMENT INC COM	asgn	6.55	11,487.13	5.25	9,203.25	2.1	0.00
3,700	SYNOVUS FINL CORP CM	snv	2.50	9,267.45	2.46	9,102.00	2.0	1.63
150	AMGEN INC COM	amgn	62.59	9,389.10	55.11	8,266.50	1.9	2.03
1,050	TRUSTCO BANK CORP NY	trst	6.69	7,029.50	5.56	5,838.00	1.3	4.71
600	FULTON FINL CORP PA COM	fult	9.41	5,645.37	9.06	5,436.00	1.2	2.21
800	BOSTON PRIVATE BANCORP INC COM	bpfh	8.06	6,448.84	6.54	5,232.00	1.2	0.61
750	GREENE BANCSHARES INC COM	grnb	11.87	8,905.63	6.79	5,092.50	1.1	0.00
1,650	BANNER CORPORATION COM	banr	2.18	3,591.77	2.16	3,564.00	0.8	1.85
665	TRIMERIS INC COM	trms	2.65	1,762.25	2.52	1,675.80	0.4	0.00
				158,262.26		158,452.77	35.7	1.30
<b>INTERNATIONAL COMMON STOCK</b>								
200	DEUTCHSE TELEKOM AG-REG ORD SHARES	dtlsf	16.61	3,322.63	13.80	2,760.00	0.6	8.36
<b>EXCHANGE TRADED FUNDS</b>								
900	LARGE GROWTH INDEX	iwf	51.59	46,428.15	51.37	46,233.00	10.4	1.50
635	S&P 500 VALUE INDEX	ive	53.36	33,881.54	54.25	34,448.75	7.8	2.64
390	SMALL VALUE INDEX	iwn	65.62	25,592.74	61.99	24,176.10	5.4	2.22
302	LARGE VALUE INDEX	iwd	71.63	21,631.23	58.99	17,814.98	4.0	2.32
525	TECHNOLOGY SECTOR INDEX	xlk	21.68	11,381.03	23.02	12,085.50	2.7	1.59
840	FINANCIAL SECTOR INDEX	xlf	14.36	12,060.20	14.34	12,049.38	2.7	1.40
5,125	COTTON ETF	etfdf	2.49	12,760.59	2.25	11,531.25	2.6	0.00
600	FINANCIAL PREFERRED INDEX	pgf	8.57	5,139.42	18.19	10,917.00	2.5	6.75
100	BIOTECHNOLOGY INDEX	ibb	79.27	7,926.52	86.24	8,624.00	1.9	0.00
				176,801.42		177,879.96	40.0	2.05
<b>INTERNATIONAL EXCHANGE TRADED FUNDS</b>								
980	SINGAPORE INDEX FUND	ews	9.09	8,903.58	13.22	12,955.60	2.9	3.74
390	POLAND INDEX FUND	plnd	24.34	9,490.83	26.10	10,179.00	2.3	0.00
450	GULF STATES (ARABIA) FUND	mes	19.45	8,753.69	22.22	10,001.25	2.3	1.03
120	BRAZIL INDEX FUND	ewz	43.71	5,244.70	76.95	9,233.76	2.1	4.70
415	GERMANY INDEX FUND	ewg	22.39	9,290.58	22.00	9,130.00	2.1	3.06
5,500	JAPANESE BANKING FUND	txbuf	1.46	8,050.43	1.48	8,164.75	1.8	0.00
600	TAIWAN INDEX FUND	ewt	11.90	7,142.36	13.55	8,130.00	1.8	2.13
298	NETHERLANDS INDEX FUND	ewn	20.47	6,099.05	20.32	6,055.36	1.4	2.31
410	BELGIUM INDEX FUND	ewk	25.11	10,296.57	13.28	5,444.80	1.2	2.52
75	EAFE INTERNATIONAL INDEX	efa	59.25	4,443.48	54.92	4,119.00	0.9	0.98
				77,715.27		83,413.52	18.8	2.15
<b>MONEY MARKET FUNDS</b>								
	FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT CO	mmda12		21,946.87		21,946.87	4.9	0.01
<b>TOTAL PORTFOLIO</b>				<b>438,048.46</b>		<b>444,453.12</b>	<b>100.0</b>	<b>1.74</b>

Cotton had an interesting quarter as the investment world began to take notice. With the floods in Pakistan (world's 4<sup>th</sup> largest producer), export bans in India (3<sup>rd</sup> largest) and poor weather in China (largest or 2<sup>nd</sup> largest), the US is the primary cotton market for export. These other countries basically grow cotton for their own mill production, and they will need it in coming months. Although cotton reached a fifteen year high recently, we feel it has more potential to climb because we are the marginal producer in a world that needs more of the fiber.

NOTE -  
 This chart offers even more detail on performance over the past quarter. Specifically, it demonstrates what asset class was the driver of investment returns.

**PERFORMANCE BY ASSET CLASS**  
**Discounted Cash Flow Method Gross of Fees**  
*Sample Portfolio*  
 From 06-30-10 To 09-30-10

	Equities	ETF or Mutual Fund	International	Taxable Fixed Income	Tax Exempt Fixed Income	Cash and Equiv.	Total Portfolio
Market Value on 06-30-10	137,352.72	177,556.67	77,429.27	0.00	0.00	6,564.70	398,903.36
Purchases/Contributions	17,961.47	0.00	0.00	0.00	0.00	33,821.93	0.00
Sales/Withdrawals	-9,133.47	-19,549.21	-5,657.01	0.00	0.00	-18,440.05	-996.34
Transfers In	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transfers Out	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realized Gains	1,002.16	1,202.64	547.58	0.00	0.00	0.00	2,752.38
Unrealized Gains	10,801.44	17,242.19	13,539.15	0.00	0.00	0.00	41,582.78
Interest Income	0.00	0.00	0.00	0.00	0.00	0.29	0.29
Dividend Income	468.45	1,427.67	314.53	0.00	0.00	0.00	2,210.65
Market Value on 09-30-10	158,452.77	177,879.96	86,173.52	0.00	0.00	21,946.87	444,453.12
Total Gain before Fees	12,272.05	19,872.50	14,401.26	0.00	0.00	0.29	46,546.10
IRR for 0.25 Years	8.63%	11.84%	18.94%	0.00%	0.00%	0.00%	11.70%

Performance across asset classes was strong, and overall performance for the quarter exceeded account benchmarks. Each quarter, there is a different category that bolsters account performance, and this time it was our international allocation. Individual equities had moderate performance, but we have a large allocation to regional banks which are undervalued and have not had much price appreciation.

NOTE -  
For taxable accounts, realized gains and losses  
are provided year-to-date.

## REALIZED GAINS AND LOSSES

### Sample Portfolio

From 01-01-10 Through 09-30-10

Open Date	Close Date	Quantity	Security	Cost Basis	Proceeds	Gain Or Loss	
						Short Term	Long Term
02-09-07	02-04-10	30	COCA COLA CO COM	1,441.12	1,599.60		158.48
09-23-08	02-04-10	30	COCA COLA CO COM	1,540.09	1,599.61		59.52
02-09-07	02-04-10	45	WAL-MART STORES COM	2,169.45	2,378.10		208.65
12-14-07	02-04-10	25	WAL-MART STORES COM	1,210.99	1,321.16		110.17
06-07-07	02-04-10	30	BIOTECHNOLOGY INDEX	2,382.79	2,459.57		76.78
02-19-08	02-04-10	30	BIOTECHNOLOGY INDEX	2,338.02	2,459.57		121.55
01-20-05	02-04-10	15	COCA COLA CO COM	617.38	801.83		184.45
02-09-07	02-04-10	100	COCA COLA CO COM	4,789.00	5,345.57		556.57
12-29-05	02-04-10	20	WAL-MART STORES COM	953.80	1,058.39		104.59
11-03-06	02-04-10	80	WAL-MART STORES COM	3,823.60	4,233.55		409.95
03-10-04	03-11-10	100	CANADA INDEX FUND	1,453.21	2,733.47		1,280.26
03-10-04	03-16-10	125	CANADA INDEX FUND	1,816.51	3,486.71		1,670.20
10-30-09	03-23-10	175	AUSTRALIA INDEX FUND	3,838.99	4,195.20	356.21	
07-02-08	03-23-10	50	GERMANY INDEX FUND	1,464.83	1,054.99		-409.84
06-09-06	03-23-10	75	GERMANY INDEX FUND	1,628.25	1,590.98		-37.27
03-11-04	03-25-10	150	AUSTRALIA INDEX FUND	2,038.09	3,610.95		1,572.85
10-30-09	03-25-10	175	AUSTRALIA INDEX FUND	3,838.99	4,212.77	373.78	
02-27-09	03-30-10	100	HONG KONG INDEX FUND	981.68	1,638.98		657.30
02-29-08	04-20-10	173	ACXIOM CORP COM	2,216.35	3,276.89		1,060.54
10-25-04	05-05-10	70	HOME DEPOT INC COM	2,724.99	2,464.66		-260.33
08-04-06	05-05-10	100	HOME DEPOT INC COM	3,497.00	3,520.94		23.94
10-11-06	05-07-10	100	PFIZER INC COM	2,739.00	1,655.56		-1,083.44
10-24-06	05-07-10	115	PFIZER INC COM	3,125.30	1,903.89		-1,221.41
01-17-08	05-07-10	50	PFIZER INC COM	1,167.75	827.78		-339.97
02-29-08	05-11-10	225	ACXIOM CORP COM	2,882.53	4,239.93		1,357.40
08-16-07	05-28-10	40	HOME DEPOT INC COM	1,322.56	1,356.58		34.02
02-29-08	05-28-10	175	ACXIOM CORP COM	2,251.53	3,062.00		810.47
03-04-08	05-28-10	25	ACXIOM CORP COM	310.54	437.43		126.89
12-31-01	06-10-10	202.174	SCOUT FDS INTERNATIONAL FUND	3,798.09	5,428.38		1,630.29
12-20-04	06-10-10	1.908	SCOUT FDS INTERNATIONAL FUND	44.55	51.23		6.68
06-27-05	06-10-10	6.674	SCOUT FDS INTERNATIONAL FUND	164.38	179.20		14.82
12-19-05	06-10-10	1.138	SCOUT FDS INTERNATIONAL FUND	32.01	30.55		-1.46
12-19-05	06-10-10	9.377	SCOUT FDS INTERNATIONAL FUND	263.86	251.77		-12.09
02-12-07	06-14-10	60	PFIZER INC COM	1,596.60	924.23		-672.37
01-17-08	06-14-10	75	PFIZER INC COM	1,743.13	1,155.29		-587.84
09-19-03	06-16-10	130	JAPAN INDEX FUND	1,184.30	1,258.60		74.30
02-20-04	06-16-10	100	JAPAN INDEX FUND	962.00	968.15		6.15
10-18-05	06-16-10	170	JAPAN INDEX FUND	2,001.90	1,645.86		-356.04
08-16-07	06-16-10	200	JAPAN INDEX FUND	2,716.99	1,936.30		-780.69
08-09-07	07-01-10	0	FRONTIER COMMUNICATIONS CORP COM	1.90	1.49		-0.41
12-09-05	07-01-10	0	FRONTIER COMMUNICATIONS CORP COM	0.06	0.05		-0.01
03-09-04	07-02-10	110	LARGE GROWTH INDEX	5,253.60	4,997.83		-255.77
09-30-08	08-30-10	225	FINANCIAL PREFERRED INDEX	3,028.70	4,016.89		988.19
10-06-08	08-30-10	135	FINANCIAL PREFERRED INDEX	1,744.23	2,410.13		665.90

# REALIZED GAINS AND LOSSES

## *Sample Portfolio*

*From 01-01-10 Through 09-30-10*

Open Date	Close Date	Quantity	Security	Cost Basis	Proceeds	Gain Or Loss		
						Short Term	Long Term	
10-10-08	08-30-10	100	FINANCIAL PREFERRED INDEX	962.89	1,785.28		822.39	
08-09-07	09-01-10	15	VERIZON COMMUNICATIONS COM	595.78	450.40		-145.38	
01-22-08	09-01-10	65	VERIZON COMMUNICATIONS COM	2,289.09	1,951.76		-337.33	
09-30-08	09-01-10	115	FINANCIAL PREFERRED INDEX	1,556.31	2,053.86		497.55	
10-06-08	09-01-10	75	FINANCIAL PREFERRED INDEX	976.57	1,339.48		362.91	
01-20-09	09-01-10	85	FINANCIAL PREFERRED INDEX	930.22	1,518.07		587.85	
12-09-05	09-01-10	35	VERIZON COMMUNICATIONS COM	980.18	1,054.98		74.80	
07-18-06	09-01-10	140	VERIZON COMMUNICATIONS COM	3,966.73	4,219.94		253.21	
08-16-07	09-03-10	225	JAPAN INDEX FUND	3,054.49	2,158.72		-895.77	
03-02-07	09-10-10	55	FRANCE TELECOM SA ORD	1,452.70	1,124.79		-327.91	
03-02-07	09-10-10	100	FRANCE TELECOM SA ORD	2,620.38	2,058.97		-561.41	
08-09-07	09-27-10	4	FRONTIER COMMUNICATIONS CORP COM	37.49	29.38		-8.11	
01-22-08	09-27-10	15	FRONTIER COMMUNICATIONS CORP COM	151.33	110.18		-41.15	
12-09-05	09-27-10	8	FRONTIER COMMUNICATIONS CORP COM	64.74	62.68		-2.06	
07-18-06	09-27-10	34	FRONTIER COMMUNICATIONS CORP COM	262.24	266.40		4.16	
TOTAL GAINS						729.99	16,573.79	
TOTAL LOSSES						0.00	-8,338.06	
TOTAL REALIZED GAIN/LOSS				<b>8,965.72</b>	<b>105,001.78</b>	<b>113,967.50</b>	<b>729.99</b>	<b>8,235.73</b>

Year-to-date gain for 2010; we will monitor this for adjustments in the coming months.



NOTE -  
This report demonstrates what has been  
bought or sold during the period.

**PURCHASE AND SALE**  
*Sample Portfolio*  
From 06-30-10 To 09-30-10

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
<b>PURCHASES</b>					
09-17-10	09-22-10	850	BANNER CORPORATION COM	2.20	1,866.43
09-23-10	09-28-10	800	BANNER CORPORATION COM	2.16	1,725.34
06-30-10	07-06-10	115	F N B CORP PA COM	8.24	947.16
08-11-10	08-16-10	250	F N B CORP PA COM	8.34	2,085.22
07-02-10	07-08-10	250	GREENE BANCSHARES INC COM	12.73	3,181.65
08-30-10	09-02-10	675	SYNOVUS FINL CORP CM	2.14	1,441.24
09-01-10	09-07-10	1,200	SYNOVUS FINL CORP CM	2.26	2,706.99
08-30-10	09-02-10	200	WHITNEY HLDG CORP COM C/A EFF 6/4/11 1 OLD	7.42	1,484.61
08-30-10	09-02-10	400	WHITNEY HLDG CORP COM C/A EFF 6/4/11 1 OLD	7.38	2,952.23
					18,390.87
<b>SALES</b>					
08-30-10	09-02-10	225	FINANCIAL PREFERRED INDEX	17.85	4,016.89
08-30-10	09-02-10	135	FINANCIAL PREFERRED INDEX	17.85	2,410.13
08-30-10	09-02-10	100	FINANCIAL PREFERRED INDEX	17.85	1,785.28
09-01-10	09-07-10	115	FINANCIAL PREFERRED INDEX	17.86	2,053.86
09-01-10	09-07-10	75	FINANCIAL PREFERRED INDEX	17.86	1,339.48
09-01-10	09-07-10	85	FINANCIAL PREFERRED INDEX	17.86	1,518.07
09-10-10	09-15-10	55	FRANCE TELECOM SA ORD	20.45	1,124.79
09-10-10	09-15-10	100	FRANCE TELECOM SA ORD	20.59	2,058.97
07-01-10	07-01-10	0	FRONTIER COMMUNICATIONS CORP COM	7.33	1.49
07-01-10	07-01-10	0	FRONTIER COMMUNICATIONS CORP COM	7.19	0.05
09-27-10	09-30-10	4	FRONTIER COMMUNICATIONS CORP COM	7.34	29.38
09-27-10	09-30-10	15	FRONTIER COMMUNICATIONS CORP COM	7.35	110.18
09-27-10	09-30-10	8	FRONTIER COMMUNICATIONS CORP COM	7.83	62.68
09-27-10	09-30-10	34	FRONTIER COMMUNICATIONS CORP COM	7.84	266.40
09-03-10	09-09-10	225	JAPAN INDEX FUND	9.59	2,158.72
07-02-10	07-08-10	110	LARGE GROWTH INDEX	45.43	4,997.83
09-01-10	09-07-10	15	VERIZON COMMUNICATIONS COM	30.03	450.40
09-01-10	09-07-10	65	VERIZON COMMUNICATIONS COM	30.03	1,951.76
09-01-10	09-07-10	35	VERIZON COMMUNICATIONS COM	30.14	1,054.98

## PURCHASE AND SALE

### *Sample Portfolio*

*From 06-30-10 To 09-30-10*

<b>Trade Date</b>	<b>Settle Date</b>	<b>Quantity</b>	<b>Security</b>	<b>Unit Price</b>	<b>Amount</b>
09-01-10	09-07-10	140	VERIZON COMMUNICATIONS COM	30.14	4,219.94
					<hr/> 31,611.28

Many of the recent purchases in the account are of regional banks since we believe that represents the greatest opportunity domestically. We have selected a broader number of banks and allocated a smaller percentage to each rather than our typical 3 - 5% allocation to an individual idea. There are a number of steps we take in the review of these regional banks because they can be difficult to evaluate since their balance sheets are not fully transparent. For more perspective on the opportunity we see in this sector, please select <http://www.csimac.com/banking.htm>.

NOTE -  
 This report details transactions into the account  
 of from the account.

**CONTRIBUTIONS/WITHDRAWALS**  
*Sample Portfolio*  
 From 06-30-10 To 09-30-10

<u>Tran Code</u>	<u>Date</u>	<u>Security</u>	<u>Dollar Amount</u>	<u>Quantity</u>	<u>Broker Code</u>	<u>Commission</u>
<b>CONTRIBUTIONS</b>						
li	07-01-10	FRONTIER COMMUNICATIONS CORP COM	39.39	4		
li	07-01-10	FRONTIER COMMUNICATIONS CORP COM	151.33	15		
li	07-01-10	FRONTIER COMMUNICATIONS CORP COM	64.80	8		
li	07-01-10	FRONTIER COMMUNICATIONS CORP COM	262.24	34		
			517.76			
<b>WITHDRAWALS</b>						
ac	07-01-10	VERIZON COMMUNICATIONS COM REORG: IL=1 CF=1 AC=0 TS=causcash FS=26.81	39.39	15		
ac	07-01-10	VERIZON COMMUNICATIONS COM	151.33	65		
ac	07-01-10	VERIZON COMMUNICATIONS COM REORG: IL=1 CF=1 AC=0 TS=causcash FS=26.81	64.80	35		
ac	07-01-10	VERIZON COMMUNICATIONS COM	262.24	140		
			517.76			
<b>EXPENSE ACCOUNTS</b>						
dp	08-23-10	exusfortax	3.75			
dp	08-23-10	exusfortax	10.00			
dp	09-02-10	exusfortax	10.52			
dp	09-02-10	exusfortax	19.12			
			43.39			
<b>AFTER FEE PERFORMANCE EXPENSE ACCOUNTS</b>						
dp	07-01-10	Management Fee QUARTERLY MGMT FEE CORNERSTONE INVESTMENT MGMT 917	376.84			
dp	07-01-10	Management Fee QUARTERLY MGMT FEE CORNERSTONE INVESTMENT MGMT 908	576.11			
			952.95			
<b>GRAND TOTAL</b>			<b>-996.34</b>			

These transactions represent yet another spin-off by Verizon, this time of some of their land-line business in more rural areas. Since there are multiple purchase dates for the original stock, there are multiple lines detailing the transaction.

**APPROVED**  
 By Mark Davidson, CFA at 2:39 pm, Oct 12, 2010