

**UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2008 FINANCIAL DISCLOSURE STATEMENT**

Form A
For use by Members, officers, and employees

HAND DELIVERED

Name: SUZANNE M. KOSMAS Daytime Telephone: 306-689-2447

2009 MAY -3 PM 12:13
REGISTRAR'S OFFICE
(Office Use Only)

Filer Status	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: _____	District: _____	<input type="checkbox"/> Officer or Employee	Employing Office: _____
Report Type	<input checked="" type="checkbox"/> Annual (May 15)	<input type="checkbox"/> Amendment		<input type="checkbox"/> Termination	Termination Date: _____

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? If yes, complete and attach Schedule I.	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 \$335 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. 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? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$335 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. 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? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" 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"/>
EXEMPTION—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? Do not answer "yes" unless you have first consulted with the Committee on Standards of Official Conduct.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE V— LIABILITIES

Name SUZANNE M. KOSMIR Page 5 of 5

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 it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; 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													
			B \$10,001- \$15,000	C \$15,001- \$50,000	D \$50,001- \$100,000	E \$100,001- \$250,000	F \$250,001- \$500,000	G \$500,001- \$1,000,000	H \$1,000,001- \$5,000,000	I \$5,000,001- \$25,000,000	J \$25,000,001- \$50,000,000	K Over \$50,000,000				
	<i>Example:</i> First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X										
	<i>REGIONS MFG.</i>	<i>Mtg on 1227 N. Atlantic near Spangula Bldg, Rt 32189</i>			X											

SCHEDULE VI— GIFTS

Report the source, a brief description, and the value of all gifts totalling more than \$335 received by you, your spouse, or a dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$134 or less need not be added towards the \$335 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
<i>Example:</i> Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	\$345
	<i>NONE</i>	

Use additional sheets if more space is required.



WACHOVIA SECURITIES

SNAPSHOT

SUZANNE H KOSMAYIRA
FCC AS CUSTODIAN

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER: [REDACTED]

Progress summary

	THIS PERIOD
Opening value	\$8,446.60
Income earned	18.17
Change in value	86.83
Closing value	\$8,551.60

As a Wachovia Securities Client, you can easily simplify your finances by combining all your investing and banking into a single, easy-to-manage relationship. By upgrading to the Command Asset Program, you'll have access to many more features and benefits to help you manage your finances. You'll see all your investing and banking activity on one comprehensive monthly statement. It's as simple as talking with Your Financial Advisor. Ask them today about the Command Asset Program.

Portfolio summary

ASSETS	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
Cash and sweep balances		874.94	10.36	875.03	10.23	1
Stocks and options		0.00	0.00	0.00	0.00	0
Fixed income securities		0.00	0.00	0.00	0.00	0
Mutual funds		7,571.66	89.64	7,676.57	89.77	18
Asset value		\$8,446.60	100%	\$8,551.60	100%	\$19

WSS3FLD 01394400112039243 YRRNH NNNNNH NNNNNNNH 000093

SNAPSHOT
001 PFL0 P748

SNAPSHOT

SUZANNE M KOSMAS IRA
FCC AS CUSTODIAN

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances		
Income and distributions	\$874.94	19.32
Other additions	18.17	50.00
	0.00	
Net additions to cash	\$18.17	\$69.32
Securities purchased	-18.09	-18.08
Other subtractions	0.00	-50.00
Net subtractions from cash	-\$18.08	-\$68.08
Closing value of cash and sweep balances	\$875.03	
Income summary		
Money marketsweep funds	THIS PERIOD	THIS YEAR
Dividends and short term capital gains	0.09	1.24
	18.08	18.08
Total Income	\$18.17	\$19.32





WACHOVIA SECURITIES

SUZANNE M KOSMAS IRA
FCC AS CUSTODIAN

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER ██████████

Portfolio detail

Cash and Sweep Balances

The Bank Deposit Sweep consists of monies held in an interest-bearing deposit account at one or more banks affiliated with Wachovia Securities, LLC. These assets are not held in your securities brokerage account and therefore not covered by SIPC. Such monies are eligible for FDIC insurance up to \$250,000 per depositor, per bank, in accordance with FDIC rules, for a total of up to \$750,000 in FDIC insurance when deposited at multiple banks. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
BANK DEPOSIT SWEEP Interest Period 12/01/08 - 12/31/08	0.12	875.03	1.05
Total Cash and Sweep Balances		\$875.03	\$1.05

* APY measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield is expressed as an annualized rate, based on a 365- or 366-day year (as applicable).

Mutual Funds

Mutual fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.

Open End Mutual Funds

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED	
				ANNUAL INCOME	ANNUAL YIELD (%)
AIM CONSTELLATION FUND CL A	187.32900	16.8400	3,154.62	N/A	N/A
DWS INVESTMENT TRUST CAPITAL GROWTH FD CL A	120.13700	37.6400	4,521.95	18.14	0.40
SDGAX					
Total Open End Mutual Funds			\$7,676.57	\$18.14	0.24
Total Mutual Funds			\$7,676.57	\$18.14	0.24

SUZANNE M KOSMAS IRA
FCC AS CUSTODIAN

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER ██████████

Bank Deposit Sweep Allocation

Monies on deposit at each bank, together with any other deposits held in the same insurable capacity at each bank, are eligible for FDIC insurance up to \$250,000 per depositor, per bank in accordance with FDIC rules for a total of up to \$750,000 in FDIC insurance when deposited at multiple banks. These assets are not held in your securities brokerage account and therefore not covered by SIPC. Settlement timing differences will cause balances displayed in this section to vary from those indicated in the Portfolio detail section due to activity that occurs after 2 PM ET on the last business day of the month. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	CURRENT VALUE	AS OF VALUE DATE
WACHOVIA BANK, NA	874.94	12/31
Total Bank Deposits	\$874.94	

Activity detail

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
12/01	Cash	DIVIDEND		BEGINNING BALANCE		18.08	874.94
12/22	Cash	REINVEST DIV	0.48800	DWS INVESTMENT TRUST CAPITAL GROWTH FD CL A 12/19/08 AS OF 12/19/08	37.0800	-18.08	874.94
12/31	Cash	INTEREST		BANK DEPOSIT SWEEP		0.09	875.03

Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These sweep transactions may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are transfer to, transfer from and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT	DATE	TRANSACTION	DESCRIPTION	AMOUNT
12/01	REINVEST INT	BEGINNING BALANCE	874.94	12/31	ENDING BALANCE	875.03	
12/31	REINVEST INT	BANK DEPOSIT SWEEP	0.09				

Thank you for allowing Wachovia Securities, LLC to serve you. If you have any questions regarding your account or this statement, please contact your Financial Advisor.



MAY. 7. 2009 9:41AM

SF ANNUITIES & CGL

NO. 635 FARM P. 1

State Farm Insurance Companies



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P.O. Box 2380
BLOOMINGTON IL 61702-2380

May 7, 2009

Suzanne Kosmas
3640 S Atlantic Ave
NW SMYRNA BCH FL 32169-3630

Policy: [REDACTED] Annuitant: Suzanne Kosmas
Owner: Suzanne Kosmas

Dear Ms Kosmas:

We received your request to provide information on the above policy.

The policy is a Traditional IRA. The policy value, as of today's date, is \$6,752.40. The policy is currently earning an interest rate of 3.5 percent.

If we can be of further assistance, please contact your State Farm agent.

Sincerely,

Toni Castillo
Service Specialist

EMC

*61¢ per diem
135 days
83.93 int earned
2009*

\$295 int in 2008

Agent: Buddy Davenport Ph. 386-427-5237 or 386-426-2886

NILC 59-1702

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**HERITAGE CASH TRUST
MONEY MARKET FUND**

880 CARILLON PARKWAY
ST PETERSBURG FL 33716

Federal Identification No: 52-1414331

Statement Date: 01/31/09

Tax Payer ID: [REDACTED]
Account No: [REDACTED]
Document ID: [REDACTED]

Rep No: RJJFKG8263
Rep Name: KAREN FLYNN

Office Code: 7KG

2008 Information Statement For The Account Of:
SUZANNE KOSMAS TRSTE
FOR PRESTIGE PROPERTIES OF NEW SMYRNA
3640 S ATLANTIC AVE
NEW SMYRNA BEACH, FL 32169-3630

2008 Dividends and Distributions

Box Description	Amount
1a Total Ordinary Dividends (Includes 1b).....	907.40
1b Qualified Dividends.....	0.00
2a Total Capital Gains Distrib. (Includes 2b, 2c, 2d).....	0.00
2b Unrecaptured Sec. 1250 Gain.....	0.00
2c Section 1202 Gain.....	0.00
2d Collectibles (28%) Gain.....	0.00
3 Nondividend Distributions.....	0.00
4 Federal Income Tax Withheld.....	0.00
5 Investment Expenses.....	0.00
6 Foreign Tax Paid.....	0.00
7 Foreign Country or US Possession.....	0.00
8 Cash Liquidation Distributions.....	0.00
9 Non-Cash Liquidation Distributions.....	0.00

Changes to dividend tax classifications processed after January 31, 2009 may lead to a revised form.
This statement is provided for informational purposes only.

091-62621082 - 002



November 28 to December 31, 2008

RAYMOND JAMES

Investment Account Summary

SUZANNE KOSMAS TTEE
 U/A DTD JAN 1, 2005
 PRESTIGE PROPERTIES OF NEW SMYRNA
 PSP
 3640 S ATLANTIC AVE
 NEW SMYRNA BEACH FL 32169-3630403

Account No. [REDACTED] Closing Value \$51,347.73
 KAREN LYNN
 Raymond James Financial Services, Inc.
 220 CENTRAL PARKWAY, SUITE 3040, ALTAMONTE SPRINGS, FL 32701 (407) 478-0374
 raymondjames.com | karen.lynn@raymondjames.com
 Raymond James Client Services (800) 645-SEERV (737-8) Monday - Friday 8 a.m. to 6 p.m. ET
 Online Account Access | raymondjames.com | ivs for access

Investment Objectives

Primary: Growth with a medium risk tolerance and a time horizon exceeding 10 years.

Activity

	This Statement		Year to Date	
Beginning Balance	\$	51,316.31	\$	50,440.33
Deposits	\$	0.00	\$	0.00
Income	\$	31.42	\$	907.40
Withdrawals	\$	0.00	\$	0.00
Expenses	\$	0.00	\$	0.00
Change in Market Value	\$	0.00	\$	0.00
Ending Balance	\$	51,347.73	\$	51,347.73
Purchases	\$	0.00	\$	0.00
Sales/Redemptions	\$	0.00	\$	0.00

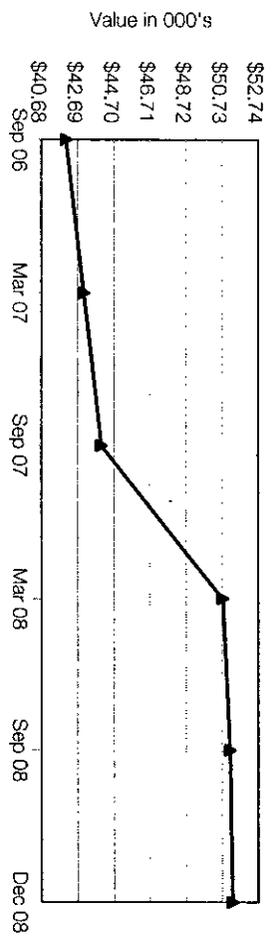
Dollar-Weighted Performance

See Understanding Your Statement for important information about these calculations.

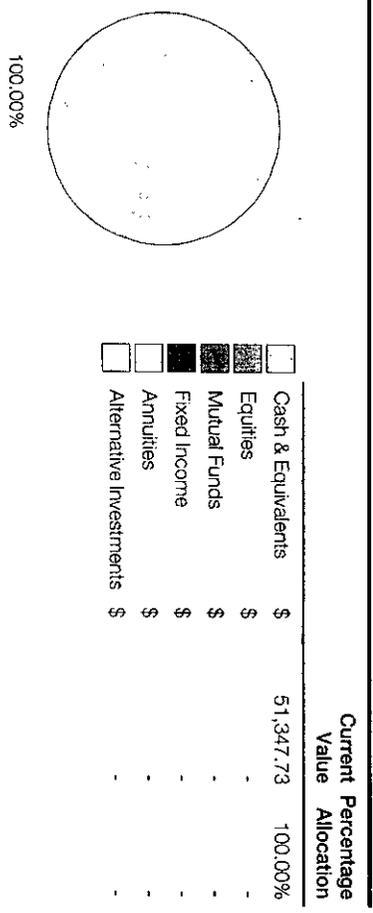
Performance Inception	This Quarter	YTD	2007	2008	Since 09/13/2006
09/13/06	0.28%	1.80%	4.57%	1.32%	3.27%

All performance figures exclude annuities. Raymond James CDs, some limited partnerships and unpriced securities.

Value Over Time



Portfolio Allocation



RAYMOND JAMIES®

November 28 to December 31, 2008

Your Portfolio

Investment Account No. 16262108

Cash & Equivalents

Money Markets

Description	(Symbol)	Quantity	Price	Value	Income Yield	Estimated Annual Income
HERITAGE CASH TRUST	(HCTPX)	51,347.730	\$1,000	\$51,347.73	0.58%	\$297.82
Money Markets Total				\$51,347.73		\$297.82

Cash & Equivalents Total

\$51,347.73

\$297.82



16262108-12-1 7KG/8263

RAYMOND JAMIES®

November 28 to December 31, 2008

Your Activity
Investment Account No. 16262108

Activity Summary

Income Type	This Statement	Year to Date
Dividends at Heritage Cash Trust	\$31.42	\$907.40
Total Income	\$31.42	\$907.40

Activity Detail

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Quantity	Price	Amount	Cash Balance	Additional Detail
			Beginning Balance				\$0.00	\$51,316.31 Heritage Cash Trust Balance
12/31/2008	Income	Dividend at Heritage Cash Trust	HERITAGE CASH TRUST (HCTXX)			\$31.42	\$0.00	INCOME DIVIDEND (REINVEST) \$51,347.73 Heritage Cash Trust Balance

Cash Sweep Activity Recap

Heritage Cash Trust

Date	Activity Type	Amount	Balance
11/28/2008	Beginning Balance		\$51,316.31
12/31/2008	Dividend at Heritage Cash Trust	\$31.42	\$51,347.73



16262108-12-1 7KG/8263

RAYMOND JAMES

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November 28 to December 31, 2008

Investment Account Summary

SUZANNE KOSMAS TTEE
 U/A DTD JAN 1, 2005
 VACATION PROMOTIONS LLC DBP
 3640 S ATLANTIC AVE
 NEW SMYRNA BEACH FL 32169-3630403

Account No. [REDACTED] Ending Value \$210,870.25

KAREN FIDIN
 Raymond James Financial Services, Inc.
 220 GENESEE PARKWAY, SUITE 3040, ANNONIS, SPRINGFIELD, IL (407) 478-0224
 raymondjames.com
 Raymond James Client Services: 1-800-955-5888 (729) 340-1000 (Central Time)
 Online Account Access: www.rj.com

Investment Objectives

Primary: Growth with a medium risk tolerance and a time horizon exceeding 10 years.

Activity

	This Statement	Year to Date
Beginning Balance	\$ 210,741.23	\$ 158,222.09
Deposits	\$ 0.00	\$ 49,655.00
Income	\$ 129.02	\$ 2,993.16
Withdrawals	\$ 0.00	\$ 0.00
Expenses	\$ 0.00	\$ 0.00
Change in Market Value	\$ 0.00	\$ 0.00
Ending Balance	\$ 210,870.25	\$ 210,870.25
Purchases	\$ 0.00	\$ 0.00
Sales/Redemptions	\$ 0.00	\$ 0.00

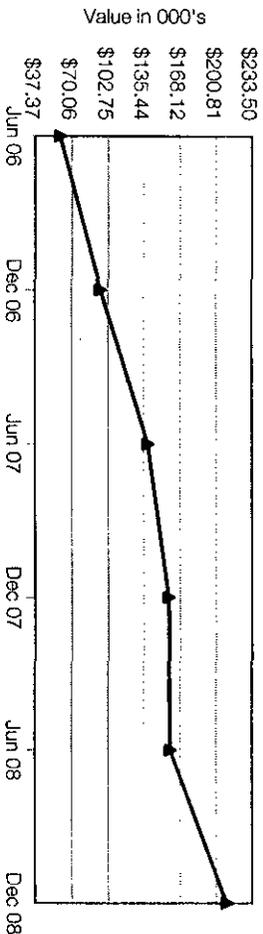
Dollar-Weighted Performance

See Understanding Your Statement for important information about these calculations.

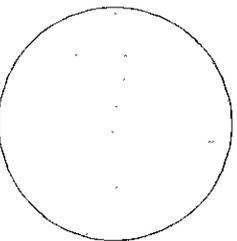
Performance Inception	This Quarter	YTD	2007	2006	Since 06/30/2006
06/30/06	0.28%	1.74%	4.54%	2.24%	3.17%

All performance figures exclude annuities. Raymond James CDs, some limited partnerships and unpriced securities.

Value Over Time



Portfolio Allocation



Category	Current Percentage	Value	Allocation
Cash & Equivalents	100.00%	\$ 210,870.25	100.00%
Equities	-	\$ -	-
Mutual Funds	-	\$ -	-
Fixed Income	-	\$ -	-
Annuities	-	\$ -	-
Alternative Investments	-	\$ -	-



16244789-11-1 7K/G/8263

Account carried by Raymond James & Associates Inc.
 Member New York Stock Exchange/SIPC

RAYMOND JAMES

November 28 to December 31, 2008

Your Portfolio

Investment Account No. [REDACTED]

Cash & Equivalents

Money Markets

Description	(Symbol)	Quantity	Price	Value	Income Yield	Estimated Annual Income
HERITAGE CASH TRUST	(HCTXX)	210,870.250	\$1.030	\$210,870.25	0.58%	\$1,223.05
Money Markets Total				\$210,870.25		\$1,223.05
Cash & Equivalents Total				\$210,870.25		\$1,223.05



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RAYMOND JAMIES

November 28 to December 31, 2008

Your Activity
Investment Account No. [REDACTED]

Activity Summary

Deposits	This Statement	Year to Date
Type		
Deposits	\$0.00	\$49,665.00
Total Deposits	\$0.00	\$49,665.00

Income	This Statement	Year to Date
Type		
Dividends at Heritage Cash Trust	\$129.02	\$2,993.16
Total Income	\$129.02	\$2,993.16

Activity Detail

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Quantity	Price	Amount	Cash Balance	Additional Detail
			Beginning Balance				\$0.00	\$210,741.23 Heritage Cash Trust Balance
12/31/2008	Income	Dividend at Heritage Cash Trust	HERITAGE CASH TRUST (HCTX)			\$129.02	\$0.00	INCOME DIVIDEND (REINVEST) \$210,870.25 Heritage Cash Trust Balance

Cash Sweep Activity Recap



16244789-11-1 7x6/8263



HERITAGE CASH TRUST
MONEY MARKET FUND

880 CARILLON PARKWAY
 ST PETERSBURG FL 33716

Federal Identification No: 52-1414331

(4)

Statement Date: 01/31/09
 Tax Payer ID: [REDACTED]
 Account No: [REDACTED]
 Document ID: [REDACTED]
 Rep No: RJF7KG8263
 Rep Name: KAREN FLYNN
 Office Code: 7KG

2008 Information Statement For The Account Of:
 SUZANNE KOSMAS TRSTE
 FOR VACATION PROMOTIONS LLC
 3640 S ATLANTIC AVE
 NEW SMYRNA BEACH, FL 32169-3630

2008 Dividends and Distributions

Box	Description	Amount
1a	Total Ordinary Dividends (Includes 1b).....	2,993.16
1b	Qualified Dividends.....	0.00
2a	Total Capital Gains Distrib. (Includes 2b,2c,2d).....	0.00
2b	Unrecaptured Sec. 1250 Gain.....	0.00
2c	Section 1202 Gain.....	0.00
2d	Collectibles (28%) Gain.....	0.00
3	Nondividend Distributions.....	0.00
4	Federal Income Tax Withheld.....	0.00
5	Investment Expenses.....	0.00
6	Foreign Tax Paid.....	0.00
7	Foreign Country or US Possession.....	0.00
8	Cash Liquidation Distributions.....	0.00
9	Non-Cash Liquidation Distributions.....	0.00

Changes to dividend tax classifications processed after January 31, 2009 may lead to a revised form.
 This statement is provided for informational purposes only.

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SEMI-ANNUAL STATEMENT

July 1, 2008 - December 31, 2008

PRESTIGE PROPERTIES
MONEY PURCHASE PLAN

Contract Number: [REDACTED]
Identification Number: [REDACTED]

Quick look at...

Account Balance

	Last 6 Months	2008 This Year
Beginning Balance	\$492,742.80	\$537,391.31
Fees	--	--
Gain/Loss	-115,929.20	-160,577.71
Ending Balance	\$376,813.60	\$376,813.60
Change	\$-115,929.20	\$-160,577.71
Personalized Rate of Return	-21.05%	-27.79%
Vested Balance	\$376,813.60	\$376,813.60

The **change** in account balance reflects gain/loss in value as well as account transactions, which include additions, withdrawals, fees, and transfers.

The **Personalized Rate of Return (PRR)** represents the performance of plan assets held for your benefit for the time period of this report. The PRR is based on your specific account activity. Past performance does not predict future results.

The **vested balance** is the amount that you would keep if you separated from your employer now.

Contributions

	Since Joining	Last 6 Months	This Year
Contributions made by:			
Your Employer	\$332,817.00	\$0.00	\$0.00
Total Contributions	\$332,817.00	\$0.00	\$0.00

Your employer is helping you to save for retirement by making these contributions on your behalf.

Your Plan Sponsor is paying for a portion of plan fees.

The underlying investment options also have fees. For these fee ratios, see your prospectus or other investment material at www.principal.com.

SEMI-ANNUAL STATEMENT

July 1, 2008 - December 31, 2008

PRESTIGE PROPERTIES
MONEY PURCHASE PLANContract Number: [REDACTED]
Identification Number: [REDACTED]**Where are future contributions going?**

Asset Class	Employer
Large U.S. Equity	100.00 %
Total	100.00%

The above reflects current instructions on file. These will remain until you advise The Principal to change them.

What happened this period?

Asset Class Advisor/Investment	Balance as of 07/01/2008	Net Transfers	Gain/ Loss	Balance as of 12/31/2008
Short-Term Fixed Income				
<u>Principal Global Investors</u>				
Money Market Sep Acct+	\$289.95	\$0.00	\$0.70	\$290.65
Total Short-Term Fixed Income	\$289.95	\$0.00	\$0.70	\$290.65
Fixed Income				
<u>Principal Global Investors</u>				
Bond and Mtg Sep Acct+	\$181,478.12	\$0.00	\$-21,377.44	\$160,100.68
Total Fixed Income	\$181,478.12	\$0.00	-\$21,377.44	\$160,100.68
Large U.S. Equity				
<u>American Century Inv. Mgmt.</u>				
LargeCap Growth II Sep Acct+	\$11,923.99	\$0.00	\$-3,870.44	\$8,053.55
<u>Goldman Sachs Asset Mgt</u>				
LargeCap Blend I Separate Acct+	\$254,068.04	\$0.00	\$-72,715.87	\$181,352.17
Total Large U.S. Equity	\$265,992.03	\$0.00	-\$76,586.31	\$189,405.72
Small/Mid U.S. Equity				
<u>Mellon Capital Mgmt</u>				
MidCap Growth I Separate Acct+	\$40,938.10	\$-21,082.37	\$-19,855.73	\$0.00
<u>Turner/Mellon Capital Mgmt</u>				
MidCap Growth III Sep Acct+	\$0.00	\$21,082.37	\$3,696.76	\$24,779.13
Total Small/Mid U.S. Equity	\$40,938.10	\$0.00	-\$16,158.97	\$24,779.13
Other				
Prin Fin Grp Inc. Stk Sep Acct	\$4,044.60	\$0.00	\$-1,807.18	\$2,237.42
Total Other	\$4,044.60	\$0.00	-\$1,807.18	\$2,237.42
Total Assets	\$492,742.80	\$0.00	-\$115,929.20	\$376,813.60

+For more information about this investment option, including its full name, please visit The Principal Retirement Service Center® at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.Access and download the detail for each transaction, including transfers, on your account at www.principal.com/transactions.

SEMI-ANNUAL STATEMENT

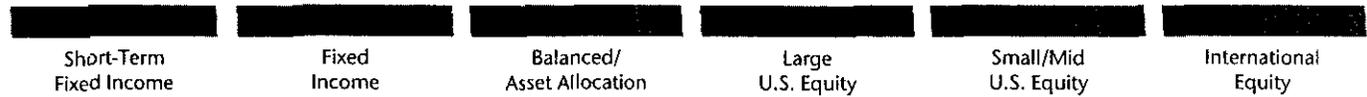
July 1, 2008 - December 31, 2008

PRESTIGE PROPERTIES
MONEY PURCHASE PLAN

Contract Number [REDACTED]
Identification Number [REDACTED]

Investment performance through 12/31/2008

Low Risk/Return ← → High Risk/Return



Note: Investments (including self-directed brokerage) in the "Other" category are not assessed in the risk spectrum.

The following investments are available in your plan. Your investments are highlighted in blue.

Asset Class Advisor/Investment	Last 3 Months	Calendar Year- to-Date	1 year	3 years	5 years	10 years/ Since Inception	Inception Date
Short-Term Fixed Income							
Guaranteed 3 year	-%	0.40%	-%	-%	-%	-%	
Guaranteed 5 year	-	0.65	-	-	-	-	
<u>Principal Global Investors</u>							
Money Market Sep Acct +	0.18	1.04	1.04	2.54	1.80	2.00	12/10/1980
Fixed Income							
<u>Principal Global Investors</u>							
Bond and Mtg Sep Acct +	7.11%	-14.36%	14.36%	3.32%	1.12%	2.08%	02/01/1983
Balanced/Asset Allocation							
<u>Prin Mgmt Corp/Prin Global Inv</u>							
Prin LifeTm Str Inc Sep Acct +	-11.59%	-23.46%	-23.46%	-6.23%	-1.54%	*0.62%	03/30/2001
Principal LifeTm 2010 Sep Acct +	-16.59	-31.32	-31.32	-8.21	-2.40	*0.06	03/30/2001
Principal LifeTm 2020 Sep Acct +	-18.65	-34.70	-34.70	-8.68	-2.22	*0.20	03/30/2001
Principal LifeTm 2030 Sep Acct +	-20.25	-37.21	-37.21	-9.29	-2.40	*-0.19	03/30/2001
Principal LifeTm 2040 Sep Acct +	-21.62	-39.03	-39.03	-9.89	-2.68	*-0.28	03/30/2001
Principal LifeTm 2050 Sep Acct +	-22.28	-39.95	-39.95	-10.17	-2.71	*-0.83	03/30/2001
Large U.S. Equity							
<u>American Century Inv. Mgmt.</u>							
Large Cap Growth I Sep Acct +	23.19%	38.80%	38.80%	8.87%	3.40%	*5.82%	12/29/2000
<u>Columbus Circle Investors</u>							
LargeCap Growth Separate Acct +	-26.22	-43.61	-43.61	-9.53	-2.53	-4.57	06/01/1995
<u>Goldman Sachs Asset Mgt</u>							
LargeCap Blend I Separate	21.19	36.70	36.70	10.77	3.75	5.15	06/01/1995
<u>Principal Global Investors</u>							
LgCap S&P 500 Index Sep Acct +	-22.24	-37.94	-37.94	-9.81	-3.77	-3.03	01/01/1990
Small/Mid U.S. Equity							
<u>Columbus Circle Investors</u>							
MidCap Growth Separate Account +	-25.73%	-42.24%	-42.24%	-9.06%	-1.71%	-2.30%	06/01/1995
<u>Principal Global Investors</u>							
MidCap Blend Separate Acct +	-24.34	-35.00	-35.00	-7.65	-0.35	3.15	01/01/1991
SmallCap Blend Separate Acct +	-26.57	-37.63	-37.63	-10.93	-2.36	2.90	01/01/1991
SmallCap Growth Separate Acct +	-29.83	-44.78	-44.78	-12.43	-4.72	-3.09	06/01/1995

SEMI-ANNUAL STATEMENT

July 1, 2008 - December 31, 2008

PRESTIGE PROPERTIES
MONEY PURCHASE PLAN

Contract Number: [REDACTED]
Identification Number: [REDACTED]

Investment performance through 12/31/2008 *(continued)*

Low Risk/Return ←-----→ High Risk/Return



Note: Investments (including self-directed brokerage) in the "Other" category are not assessed in the risk spectrum.

The following investments are available in my plan. Your investments are highlighted in blue.

Asset Class Advisor/Investment	Last 3 Months	Calendar Year- to-Date	1 year	3 years	5 years	10 years/ Since Inception	Inception Date
Turner/Mellon Capital Mgmt							
MidCap Growth III Sep Acct ⁺	28.93	49.25	49.25	13.24	4.60	3.49	10/28/1999
International Equity							
Principal Global Investors							
Diversified Intl Sep Acct ⁺	-22.22%	-46.53%	-46.53%	-8.14%	2.54%	0.39%	05/20/1987
Other							
Prin File Grp Inc Stk Sep Acct ⁺	-46.32%	-66.08%	-66.08%	-21.26%	-7.06%	-0.55%	12/10/2001

Transfer restrictions or redemption fees may apply to certain transactions. Please refer to the redemption fee and transfer restriction policy for each investment.

As allowed by their prospectus, several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit us at The Principal Retirement Service Center® at www.principal.com.

The Guaranteed Interest Account rate is as of the statement effective date. This is a guaranteed insurance product issued by Principal Life Insurance Company.

While past performance does not predict future results, this section helps you compare investment options. This history shows the rate of return that would have been earned from a sum of money invested on the first day of the period and left until the last day of the period, with no other transactions. Returns marked with an asterisk (*) reflect performance since the inception date of the investment option. Returns shown for periods of less than one year are not annualized. All returns displayed here reflect fees and expenses of the investment options in the plan. These returns may not reflect all plan administrative expenses. Such expenses may reduce your gain/loss.

For more information about these investments, go to www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

+For more information about this investment option, including its full name, please visit The Principal Retirement Service Center® at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.



SUZANNE M KOSMAS
 TODD BENEFICIARIES ON FILE
 3640 S ATLANTIC AVE
 NEW SMYRNA BEACH FL
 32169-3630

6

Information Block

Your Financial Advisor FL34
 GILIANE VITAL-HERNE
 (305)569-0542
 100 MIRACLE MILE
 CORAL GABLES, FL 33134

Investment Objectives
 Income and Growth

Welcome to Ameriprise Financial

We are pleased to announce that H&R Block Financial Advisors is now Ameriprise Advisor Services, Inc., an Ameriprise Financial Company.

We are committed to supporting the relationship you have with your advisor and look forward to serving your financial needs now and in the future.

Ameriprise Financial has been a leader in financial services for more than 110 years. We have a long history of helping clients achieve their goals, and today we have approximately 12,000 financial advisors who provide one-to-one financial advice to 2.8 million clients.

To learn more, log in to ameriprise.com/welcome or contact your advisor - and welcome to Ameriprise Financial.

Ameriprise Financial is the umbrella marketing name used by two separate and distinct broker-dealers of Ameriprise Financial, Inc.: Ameriprise Advisor Services, Inc. and Ameriprise Financial Services, Inc. Investments and financial advisory services are offered through Ameriprise Advisor Services, Inc., member NYSE/FINRA/SIPC, which is not affiliated with H&R Block, Inc. or any of its affiliates.

Education Block

Planning for your upcoming tax preparation

As tax time approaches, it is important to begin planning for your upcoming tax preparation. By working with your Ameriprise financial advisor and a tax professional, you can benefit from a review of your full financial situation, as well as receive the investment and tax advice you need to help you reach your future investment goals.

Ask your advisor to refer you to an H&R Block tax professional who can help to ensure you are getting every deduction and tax credit you've earned. Or, to find a year-round tax office near you, visit hrblock.com or call 1-800-HRBLOCK.

H&R Block Financial Advisors, Inc. has become Ameriprise Advisor Services, Inc., an Ameriprise Financial company and is no longer affiliated with H&R Block, Inc. or any of its affiliates. Investments and financial advisory services are offered through Ameriprise Advisor Services, Inc. Member NYSE/FINRA/SIPC.

Total Value of Account	
Value on 12/31/2008	\$411,503.68
Value on 11/30/2008	\$406,136.40

Financial Market Indices	This Month-End	Previous Year-End
S&P 500	903.25	1,468.36
NASDAQ	1,577.03	2,652.28
Dow Jones Industrial Average	8,776.39	13,264.82
CBOE 10-Year Treasury Yield Index	22.44	40.35



Your Investment Summary

Investment Category	Opening Balance as of 12/01/2008	Closing Balance as of 12/31/2008
Cash	\$0.00	\$0.00
Margin	0.00	0.00
Cash Equivalents	5,243.62	5,304.05
Total	\$5,243.62	\$5,304.05
Equities	\$118,496.03	\$123,651.43
Mutual Funds	282,396.75	282,548.20
Total	\$406,136.40	\$411,503.68

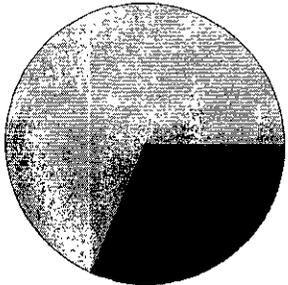
Your Income & Distribution Summary

Source	This Period	Year-to-Date
Dividends	\$211.25	\$10,073.61
Cash Equiv Div/Int	0.63	26.32
Foreign Withholding	0.00	(285.42)
Total	\$211.88	\$9,814.51

Cash Flow Summary

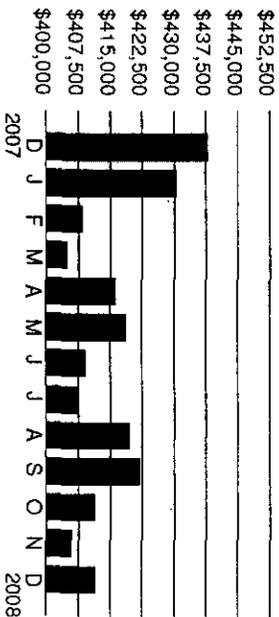
Opening Balance as of 12/01/2008:	\$5,243.62
Income and distributions	211.88
Securities Purchased	(151.45)
Closing Balance as of 12/31/2008:	\$5,304.05

Investment Mix of Your Account



Investment Category	Percentage
Cash	1%
Equities	30%
Mutual Funds	69%

Historical Values of Your Account



Account Holdings

Cash Equivalents	Estimated Market Value	Current Yield	Effective Yield
H&R BLOCK FINANCIAL ADVISORS INSURED DEPOSIT	5,304.05	-	-

Please refer to the Account Activity section for APYE (annual percentage yield earned) which is shown with your payments. If your funds are held in this Insured Deposit product, those deposits, while held at the Program Banks, are not covered by SIPC. These Insured Deposits are obligations of the Program Banks in which the deposits are held and qualify for FDIC insurance protection per depositor in each recognized insurable capacity in accordance with the rules of the FDIC.

*FIRST UNITED BANK \$5,304.05 On Deposit

Total Cash Equivalents \$5,304.05

If you also hold a Certificate of Deposit, or have other deposits, in one of the above listed depository banks the total funds held at the depository bank should be combined to determine whether you exceed FDIC Insurance coverage limits. For more information, please see www.FDIC.gov.

Equities	Symbol/Cusip	Quantity	Estimated Market Price	Estimated Market Value	Purchase Value	Unrealized Gain/(Loss)	Estimated Annualized Income	Estimated Yield
BROWN & BROWN INC	BRO S & P = A+	4,000	\$20.9	\$83,600.00	\$49,433.75	\$34,166.25	\$1,200.00	1.435%
CISCO SYSTEMS INC	CSCO S & P = B+	800	16.3	13,040.00	-	-	-	-
DEUTSCHE TELEKOM AG SPON ADR	DT S & P = NR	1,119	15.3	17,120.70	-	-	1,290.99	7.540%
ELAN CORP PLC ADR REPRESENTING SHARES	ELN S & P = NR	155	6	930.00	5,042.13	(4,112.13)	-	-
MICROSOFT CORP	MSFT S & P = B+	460	19.44	8,942.40	-	-	239.20	2.674%
PALM INC NEW	PALM S & P = B-	4	3.07	12.28	2,522.91	(2,510.63)	-	-
SUPERCONDUCTOR TECHNOLOGIES INC	SCON S & P = C	6	1.0099	6.05	-	-	-	-
Total Equities				\$123,651.43	\$56,998.79	\$27,543.49		\$2,730.19



Account Holdings continued

Mutual Funds	Symbol/Cusip	Quantity	Estimated Market Price	Estimated Market Value	Purchase Value Including Reinvestments	Unrealized Gain/(Loss) does not reflect Return On Investment	Estimated Annualized Income	Estimated Yield
MFS SER TR IV MONEY MKT FD CL A	MCMXX	282,548.2	\$1	\$282,548.20	\$282,548.20	-	-	-
Total Mutual Funds				\$282,548.20	\$282,548.20	\$0.00	\$0.00	\$0.00
Total Account Holdings				\$411,503.68	\$339,546.99	\$27,543.49	\$2,730.19	

The Gain/(Loss) information is provided for informational purposes only and should not be used for tax purposes. Gain/(Loss) information, if shown, includes securities for which Ameriprise Advisor Services, Inc., has original cost information. For securities purchased elsewhere, please provide your financial advisor with cost basis information. It is the account owner's responsibility to ensure the accuracy of this information. Unrealized Gain/(Loss) may not reflect your total return. For example, net cost may include dividend and capital gains distributions that have been reinvested. This information is provided in an Average Cost format. For Tax Lot format please go to ameriprise.com or contact your financial advisor.

Account Activity by Date

Date	Transaction	Description	Symbol/Cusip	Price	Quantity	Amount
		Opening Balance				\$5,243.62
12/02	DIVIDEND	MFS SER TR IV MONEY MKT FD CL A 120108 282,548.20000	MCMXX	-	-	151.45
12/02	REINVEST DIV	MFS SER TR IV MONEY MKT FD CL A REINVEST AT 1.000	MCMXX	-	151.450	(151.45)
12/11	DIVIDEND	MICROSOFT CORP 121108 460	MSFT	-	-	59.80
12/12	PURCHASE	H&R BLOCK FINANCIAL ADVISORS INSURED DEPOSIT ACCOUNT TAXABLE MMKT		\$1.0000	-	(59.80)



Account Activity by Date continued

Date	Transaction	Description	Symbol/Cusip	Price	Quantity	Amount
12/31	INTEREST	H&R BLOCK FINANCIAL ADVISORS INSURED DEPOSIT ACCOUNT TAXABLE MMKT 123108 5.303 .13% 31 DAY AVG. YIELD		-	-	0.63
12/31	INTEREST REINVEST	H&R BLOCK FINANCIAL ADVISORS INSURED DEPOSIT ACCOUNT TAXABLE MMKT		-	-	(0.63)
		Closing Balance				\$5,304.05

Terms and Conditions

Your account is carried by Ameriprise Advisor Services, Inc. ("AASI"). All transactions are governed by the terms and conditions of the AASI Investors Account Agreement, as amended.

If you have a question regarding your account please contact your advisor or call our Investor Center at 1-866-295-7912.

If you have a problem with your account or a complaint about your advisor, or unauthorized activity in your insured deposit account, please contact your branch manager, the Investor Center at 1-866-295-7912 or write to Ameriprise Advisor Services, Inc., at:

Client Solutions Department, 719 Griswold Street, Suite 1700, Detroit, MI 48226

Please immediately report any inaccuracy or discrepancy in your account, or account statement to AASI. In order to further protect your rights, including rights under the Securities Investor Protection Act, please follow up any verbal report in writing to the above address. This statement shall be deemed correct unless AASI is notified to the contrary in writing within 10 days of receipt.

Investments in securities are not guaranteed by AASI and will fluctuate with changes in market conditions. When selling a security, you may receive more or less than your original investment.

Please notify us promptly in writing of any change of address and if any material change should occur in your investment objectives or financial situation, we request that you promptly advise us in order to assist us in maintaining current background and financial information.

A financial statement of AASI is available for your personal inspection at its offices or a copy of it will be mailed upon your written request.

Statement Information

Statements will be mailed to customers who have transactions during the month that affect money balances and/or security positions. All other accounts will receive statements quarterly providing that the account contains a money or security balance at the end of the quarter. Please retain all statements for tax purposes.

Customer free credit balances may be used in this firm's business subject to the limitations of 17CFR section 240.15C3-3 under the Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operation, upon demand, the delivery of:

- a) Any free credit balances to which you are entitled;
- b) Any fully paid securities to which you are entitled;
- c) Any securities purchased on margin upon full payment of any indebtedness to us.

The following sections may appear on your AASI statement:

Your Investment Summary: reflects the estimated value of your account as of the statement date for the prior and current

months. If you maintain more than one type of account (cash, margin, short) with us, we have combined all such money balances and recorded the net opening balance and the net closing balance for the statement period. A positive number indicates a credit and a negative number indicates a debit. The Total of this section represents the total market value of all long securities minus any short securities plus any credit balance minus any debit balance in all account types.

This is a combined statement of your margin account and of a special miscellaneous account maintained by you under section 4(f)(6) of Regulation T issued by the board of governors of the Federal Reserve System. The permanent record of the separate account as required by regulation T is available for your inspection upon request.

Account Holdings: a detailed listing of the investments held in your account. This section includes the estimated total market value of the securities held in your account for which the various quotation services were able to obtain appraisals on the last day of the statement period. Securities which are not actively traded, may have no value or a stale price listed on this statement. Fixed Income Investments are typically traded in a negotiated market, so the value listed may not be representative of the actual value. Due to the nature of the data provided by the quotation service, AASI does not guarantee the accuracy of such prices. To obtain an accurate quote, please contact the AASI office servicing your account.

Account Activity by Date: lists in date order your account activity for the statement period. The rate of interest charged to your margin account is determined by a base rate plus a percentage based on the amount of the settled debit balance. The base rate will change without notice with reference to commercially recognized interest rates, industry conditions regarding the extension of margin credit and general credit conditions. In computing interest, the settled debit balance in the margin account is netted against any settled free credit balance in the cash account to determine the net daily balance to be charged. AASI reserves the right to change interest in cash accounts when payment is not received by settlement date.

Open Orders: a listing of all open good 'til cancelled orders in effect for your account as of month-end. Realized Gain (Loss): a listing of long term (LT) and/or short term (ST) gains and/or losses for positions closed during this statement period. This data is for informational purposes only and should not be used for tax reporting.

Important Customer Disclosures
Account Protection: The assets held in your account are protected up to \$25 million per customer by two levels of protection.

A) The Securities Investor Protection Corporation (SIPC) for up to \$500,000 (limited to \$100,000 on claims for cash), and B) Additional securities protection of \$24.5 million per account with a firm aggregate of \$100 million.

You may obtain information regarding SIPC, including an information brochure via the internet, by phone, email or regular mail.

http://www.sipc.org
Securities Investor Protection Corporation
805 15th Street, N.W., Suite 800
Washington, D.C. 20005-2215

Ter: (202) 371-8300
Email: askslpc@sipc.org

Credit Interest: is available to "active investors" who want to earn a competitive rate of interest on all free credit balances between investments. (no interest is earned for cash balances below \$100). An active investor is defined as one whose account is used for investment purposes, or whose account has had trading activity within the past year.

Customer Limit Order Disclosure: AASI reserves the right to decline to accept and may reject any limit orders in your account. AASI reserves the right to negotiate terms and conditions on limit orders for institutional accounts and institution-sized limit orders. An institution-sized limit order is defined as a customer limit order for 10,000 shares or more, which totals \$100,000 or more.

Equity Dividend Reinvestment Customers: Shares credited to your account resulted from transactions effected by AASI as agent. The time of the transactions, the exchange upon which these transactions occurred, the name of the contra party and disclosure of any remuneration received will be furnished upon written request.

Flexible Pricing/Account Options: To offer you an appropriate level of service based on your needs, our financial advisors have the ability to change you based on the level of service provided. If you have any questions with regards to the amount of commission to be charged on a transaction, please contact your financial advisor. Additionally, AASI offers different types of accounts with different cost structures such as fee-based pricing or accounts where you are charged a commission. Please review the different account options with your financial advisor based on your future anticipated level of trading activity.

FDIC Insured Deposit sweep: If you select to have your free credit balances invested in the FDIC Insured Deposits Account, your money will be automatically invested into an interest-bearing FDIC-insured money market account. Each deposit is solely the obligation of the depositor's bank. AASI and Reserve Management Corporation ("Reserve") act only as agents for you, the depositor. Reserve is paid a comprehensive fee not to exceed 2% of the gross interest paid by the bank per annum of the average daily net assets of the account. AASI receives compensation from Reserve for providing administrative, clerical, recordkeeping and bookkeeping services. This amount is deducted prior to posting of interest to your AASI account.

The rate of interest you receive will fluctuate daily and is determined by AASI based on current market conditions. For current rate information, please visit our website at ameriprise.com or call 1-866-295-7912.

Handling of Call Notices
All securities held by AASI for you, but which are not registered in your name, are commingled with identical securities being held for other customers. In the event any securities so held are "called" by the issuer, we will determine the beneficial ownership thereof by lottery.

Investment Compensation/Insurance Products: In addition to leads and 12b-1 fees, as disclosed in the prospectus, AASI receives compensation from mutual fund prospectus and insurance providers ("providers") which is used toward the training of our financial advisors, customer seminars and for participation in various AASI educational conferences. The amount of compensation paid to a financial advisor on a

product provided by any of the providers is available upon written request.

Margin Customers: In return for your extension or maintenance of credit, you acknowledge that the securities in your margin account, together with all attendant rights of ownership, may be lent to you or lent out to others. In connection with such loans, AASI may receive and retain certain benefits to which you will not be entitled. Securities purchased on margin are AASI collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, AASI can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held at AASI, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- You can lose more funds than you deposit in the margin account.
- AASI can force the sale of securities or other assets in your account(s).
- AASI can sell your securities or other assets without contacting you.
- You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.
- AASI can increase the maintenance requirements at any time and is not required to advise you with advance written notice.

You are not entitled to an extension of time on a margin call.

Option Customers: Information with respect to commissions and other charges incurred in connection with the execution of options transactions has been included in confirmations of these transactions previously furnished to you. However, a summary of this information will be made available to you promptly upon your written request.

Order Flow: AASI receives monetary remuneration for directing client orders to particular broker/dealers or market centers for execution. When such monetary benefits are received, they are considered compensation to AASI. The source and amount of monetary compensation, if any, received in connection with your transaction will be disclosed upon written request. You acknowledge that all such compensation is considered by AASI in determining commission rates and other client charges, and that you therefore receive a benefit from all such payments through low commission rates and fees.

Proxy Disclosure: AASI has contracted with Broadridge Investor Communication Solutions, Inc. ("Broadridge"), to provide proxy services to you. You acknowledge and agree that if you do not vote your shares within the time frame described in any proxy, Broadridge may vote your shares in favor of all the recommendations of the management of the company.

H&B Block Financial Advisors, Inc. has become Ameriprise Advisor Services, Inc., an Ameriprise Financial company, and is no longer affiliated with H&B Block, Inc. or any of its affiliates. Investment services and securities products offered through Ameriprise Advisor Services, Inc., Member NYSE/FINRA/SIPC

REV 12/2008



WACHOVIA SECURITIES

7

SNAPSHOT

SUZANNE M KOSMAS DBA
PRESTIGE PROPERTIES

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER: [REDACTED]

Progress summary

	THIS PERIOD
Opening value	\$24,612.09
Income earned	227.21
Change in value	2,463.65
Closing value	\$27,302.95

As a Wachovia Securities Client, you can easily simplify your finances by combining all your investing and banking into a single, easy-to-manage relationship. By upgrading to the Command Asset Program, you'll have access to many more features and benefits to help you manage your finances. You'll see all your investing and banking activity on one comprehensive monthly statement. It's as simple as talking with Your Financial Advisor. Ask them today about the Command Asset Program.

Portfolio summary

ASSETS	ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
Cash and sweep balances		7,092.24	28.82	7,092.93	25.98	7
Stocks and options		0.00	0.00	0.00	0.00	0
Fixed income securities		0.00	0.00	0.00	0.00	0
Mutual funds		17,519.85	71.18	20,210.02	74.02	1,896
Asset value		\$24,612.09	100%	\$27,302.95	100%	\$1,903

SNAPSHOT

SUZANNE M KOSMAS DBA
PRESTIGE PROPERTIES

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER: [REDACTED]

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances	\$7,092.24	1,752.70
Income and distributions	227.21	
Net additions to cash	\$227.21	\$1,752.70
Securities purchased	-226.52	-1,742.46
Other subtractions	0.00	-60.00
Net subtractions from cash	-\$226.52	-\$1,802.46
Closing value of cash and sweep balances	\$7,092.93	

Income summary

TAXABLE	THIS PERIOD	THIS YEAR
Money markets/sweep funds	0.69	10.24
Ordinary dividends and ST capital gains	226.52	1,608.62
Total taxable income	\$227.21	\$1,618.86
Total federally tax-exempt income	\$0.00	\$0.00
Total income	\$227.21	\$1,618.86



SUZANNE M KOSNAS DBA
PRESTIGE PROPERTIES

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER: [REDACTED]

Portfolio detail

Cash and Sweep Balances

The Bank Deposit Sweep consists of monies held in an interest-bearing deposit account at one or more banks affiliated with Wachovia Securities, LLC. These assets are not held in your securities brokerage account and therefore not covered by SIPC. Such monies are eligible for FDIC insurance up to \$250,000 per depositor, per bank, in accordance with FDIC rules, for a total of up to \$750,000 in FDIC insurance when deposited at multiple banks. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	ANNUAL PERCENTAGE YIELD EARNED	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
BANK DEPOSIT SWEEP Interest Period 12/01/08 - 12/31/08	0.11	7,092.93	7.80
Total Cash and Sweep Balances		\$7,092.93	\$7.80

* APY measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield is expressed as an annualized rate, based on a 365- or 366-day year (as applicable).

Mutual Funds

Mutual fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.

Open End Mutual Funds

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED	
				ANNUAL INCOME	ANNUAL YIELD (%)
DRYDEN INTERNATIONAL EQUITY FUND CLASS A PIRAX	512.53600	4.6700	2,393.54	156.32	6.53
Total Open End Mutual Funds			\$2,393.54	\$156.32	6.53





WACHOVIA SECURITIES

SUZANNE M KOSMAS DBA
PRESTIGE PROPERTIES

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER: [REDACTED]

Mutual Funds

Closed End Mutual Funds

DESCRIPTION	QUANTITY	CURRENT PRICE	CURRENT MARKET VALUE	ESTIMATED	
				ANNUAL INCOME	ANNUAL YIELD (%)
ABERDEEN ASIA PACIFIC INCOME FD INC FAX	4,143.36900	4.3000	17,816.48	1,740.21	9.76
Total Closed End Mutual Funds			\$17,816.48	\$1,740.21	9.77
Total Mutual Funds			\$20,210.02	\$1,896.53	9.38

Bank Deposit Sweep Allocation

Monies on deposit at each bank, together with any other deposits held in the same insurable capacity at each bank, are eligible for FDIC insurance up to \$250,000 per depositor, per bank in accordance with FDIC rules for a total of up to \$750,000 in FDIC insurance when deposited at multiple banks. These assets are not held in your securities brokerage account and therefore not covered by SIPC. Settlement timing differences will cause balances displayed in this section to vary from those indicated in the Portfolio detail section due to activity that occurs after 2 PM ET on the last business day of the month. If you have questions about your sweep option, including rates, please contact your Financial Advisor.

DESCRIPTION	CURRENT VALUE	AS OF VALUE DATE
WACHOVIA BANK, NA	7,092.24	12/31
Total Bank Deposits	\$7,092.24	

Activity detail

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
12/01				BEGINNING BALANCE			7,092.24
12/12	Cash	DIVIDEND		ABERDEEN ASIA PACIFIC INCOME FD INC 12/12/08	4.10843000	143.73	
12/12	Cash	REINVEST DIV	36.93900	ABERDEEN ASIA PACIFIC INCOME FD INC		-143.73	7,092.24

SUZANNE M KOSMAS DBA
PRESTIGE PROPERTIES

DECEMBER 1 - DECEMBER 31, 2008
ACCOUNT NUMBER ██████████

Activity detail continued

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
12/23	Cash	DIVIDEND		DRYDEN INTERNATIONAL EQUITY FUND CLASS A 122208 512.53600 AS OF 12/22/08		82.79	
12/23	Cash	REINVEST DIV	18.27600	DRYDEN INTERNATIONAL EQUITY FUND CLASS A	4.5300	-82.79	7,092.24
12/31	Cash	INTEREST		BANK DEPOSIT SWEEP		0.69	7,092.93

Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These sweep transactions may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT	DATE	TRANSACTION	DESCRIPTION	AMOUNT
12/01	REINVEST INT	BEGINNING BALANCE	7,092.24	12/31	ENDING BALANCE	7,092.93	
12/31	REINVEST INT	BANK DEPOSIT SWEEP	0.69				

Thank you for allowing Wachovia Securities, LLC to serve you. If you have any questions regarding your account or this statement, please contact your Financial Advisor.



RAYMOND JAMIES®

December 31, 2007 to December 31, 2008

Your Portfolio

Elite Account No. [REDACTED]

Cash & Equivalents

Cash / Client Interest Program ♦

Description	(Symbol)	Value	Income Yield	Estimated Annual Income
CASH HELD IN CLIENT INTEREST PROGRAM		\$105,564.13	0.01%	\$10.56
Cash / Client Interest Program Total		\$105,564.13		\$10.56

♦ Please See Client Interest Program on the Understanding Your Statement page.

Cash & Equivalents Total

\$105,564.13

\$10.56



17034238-15-1 7KG/8263

RAYMOND JAMES®

880 Carillon Parkway
 P.O. Box 12749
 Saint Petersburg, FL 33733-2749
 Federal Identification No: 59-1237041

Statement Date: 01/31/09
 Tax Payer ID: [REDACTED]
 Account No: [REDACTED]
 Document ID: [REDACTED]
 Rep No: 8263
 Rep Name: Karen Flynn
 Office Code: 7KG

2008 Tax Information Statement For The Account Of:
 Suzanne M Kosmas
 3640 S Atlantic Ave
 New Smyrna Beach, FL 32169-3630

2008 1099-DIV* Dividends and Distributions (OMB No. 1545-0110)

Box Description	Amount
1a Total Ordinary Dividends (Includes 1b).....	0.00
1b Qualified Dividends.....	0.00
2a Total Capital Gains Distrib. (Includes 2b, 2c, 2d).....	0.00
2b Unrecaptured Sec. 1250 Gain.....	0.00
2c Section 1202 Gain.....	0.00
2d Collectibles(28%) Gain.....	0.00
3 Nondividend Distributions.....	0.00
4 Federal Income Tax Withheld.....	0.00
5 Investment Expenses.....	0.00
6 Foreign Tax Paid.....	0.00
7 Foreign Country or US Possession.....	0.00
8 Cash Liquidation Distributions.....	0.00
9 Non-Cash Liquidation Distributions.....	0.00

2008 1099-EB* Regulated Futures Contract (OMB No. 1545-0115)

Box Description	Amount
8 Profit (Loss) Realized in 2008.....	0.00
9 Unrealized Profit (Loss) - Open Contracts 12/31/07.....	0.00
10 Unrealized Profit (Loss) - Open Contracts 12/31/08.....	0.00
11 Aggregate Profit (Loss).....	0.00

2008 Summary of Gross Proceeds Transactions

Box Description	Amount
2 Gross Proceeds Less Commissions.....	0.00
4 Federal Income Tax Withheld.....	0.00

2008 1099-INT* Interest Income (OMB No. 1545-0112)

Box Description	Amount
1 Interest Income Not Included in Box 3.....	6,103.98
2 Early Withdrawal Penalty.....	0.00
3 Interest on US Savings Bonds and Treas. Obligations.....	0.00
4 Federal Income Tax Withheld.....	0.00
5 Investment Expenses.....	0.00
6 Foreign Tax Paid.....	0.00
7 Foreign Country or US Possession.....	0.00
8 Tax-Exempt Interest (Includes Box 9).....	0.00
9 Specified Private Activity Bond Interest (AMT).....	0.00

Boxes 8 and 9 include tax exempt interest, tax exempt dividends and tax exempt original issue discount

2008 1099-MISC* Miscellaneous Income (OMB No. 1545-0115)

Box Description	Amount
2 Royalties.....	0.00
3 Other Income.....	0.00
4 Federal Income Tax Withheld.....	0.00
8 Substitute Payments in Lieu of Dividends or Interest.....	0.00

2008 Summary of Original Issue Discount

Box Description	Amount
1 Original Issue Discount.....	0.00
2 Other Periodic Interest.....	0.00
4 Federal Income Tax Withheld.....	0.00
6 Original Issue Discount on US Treasury Obligations.....	0.00
7 Investment Expenses.....	0.00

*This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Changes to dividend tax classifications processed after January 31, 2009 may lead to a revised form 1099.

Customer Service: Phone - 800-647-7378

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RAYMOND JAMIES®

880 Carillon Parkway
P.O. Box 12749
Saint Petersburg, FL 33733-2749
Federal Identification No: 59-1237041

Statement Date: 01/31/09
Tax Payer ID: [REDACTED]
Account No: [REDACTED]
Document ID: [REDACTED]
Rep No: 8263
Rep Name: Karen Flynn
Office Code: 7KG

2008 Tax Information Statement For The Account Of:
Suzanne M Kosmas
3640 S Atlantic Ave
New Smyrna Beach, FL 32169-3630

2008 Summary Of Supplemental Information *

Description	Amount	Description	Amount
INTEREST INCOME:			
Taxable Accrued Interest Paid.....	0.00		
Tax-Exempt Accrued Interest Paid.....	0.00		
Tax-Exempt Accrued Interest AMT Paid.....	0.00		
ORIGINAL ISSUE DISCOUNT:			
Taxable Accrued Interest Paid.....	0.00		
Taxable Non-Qualified Interest Received.....	0.00		
Taxable Non-Qualified Interest Paid.....	0.00		
Contingent Payment Shortfall.....	0.00		
OTHER DISTRIBUTIONS:			
Partnership Distributions.....	0.00		
Foreign Tax Paid - Partnership Distributions.....	0.00		
Return of Principal Distributions.....	0.00		
EXPENSES:			
Margin Interest.....	0.00		
Dividend Paid - Short Position.....	0.00		
Interest Paid - Short Position.....	0.00		
Non-Reportable Distribution Expense.....	0.00		
Other Expenses.....	0.00		
CAPITAL EXPENSES			
Securities Purchased.....	0.00		
Installment Payments.....	0.00		
FEES AND PAYMENTS RECEIVED			
Deemed Premium.....	0.00		
Organizational Expense.....	0.00		
Income Accrual - UIT.....	0.00		
Miscellaneous Fees.....	50.00		
Basis Adjustments.....	0.00		
OPTION SALES:			
Sales.....	0.00		
Short Sales.....	0.00		
Expirations.....	0.00		
Exercises.....	0.00		
OPTION PURCHASES:			
Purchases.....	0.00		
Purchases to Close.....	0.00		

*This information is not being furnished to the Internal Revenue Service.

2008 1099-INT

Detail for Interest Income

Security Description	CUSIP	Date	Credit	Debit	Country	Transaction Type
CREDIT INTEREST 31 DAYS AVG BL		01/31/08	1,514.48	0.00		Credit Interest
CREDIT INTEREST 29 DAYS AVG BL		02/29/08	1,053.37	0.00		Credit Interest
CREDIT INTEREST 31 DAYS AVG BL		03/31/08	792.25	0.00		Credit Interest
CREDIT INTEREST 30 DAYS AVG BL		04/30/08	563.64	0.00		Credit Interest
CREDIT INTEREST 30 DAYS AVG BL		05/30/08	486.12	0.00		Credit Interest
CREDIT INTEREST 31 DAYS AVG BL		06/30/08	389.81	0.00		Credit Interest
CREDIT INTEREST 31 DAYS AVG BL		07/31/08	369.33	0.00		Credit Interest
CREDIT INTEREST 29 DAYS AVG BL		08/29/08	341.32	0.00		Credit Interest
CREDIT INTEREST 32 DAYS AVG BL		09/30/08	330.90	0.00		Credit Interest
CREDIT INTEREST 31 DAYS AVG BL		10/31/08	211.51	0.00		Credit Interest
CREDIT INTEREST 28 DAYS AVG BL		11/28/08	37.04	0.00		Credit Interest
CREDIT INTEREST 33 DAYS AVG BL		12/31/08	14.21	0.00		Credit Interest
Sub-total:			6,103.98	0.00		

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