

Exhibit 28

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*** \$2.00

DJ STOXX 50 2488.82 ▲ 1.1% 10-YR TREAS 4/32, yield 3.646% OIL \$73.67 ▼ \$1.04 GOLD \$1,084.40 ▼ \$13.50 EURO \$1.4022 YEN 90.05

But Wait! There's More to 'As Seen on TV'



This might just be the golden age for television infomercials. The industry is thriving as the products have moved into the mainstream. **D1**

What's News —

Business & Finance

World-Wide

Neither batted back an assault from lawmakers of both parties at a House hearing over the bailout of AIG. The Treasury secretary said he took "full responsibility, and great pride" in his decisions, including a controversial one to pay banks in full on contracts they held with the insurer. **A2**

The Fed offered a slightly rosier economic outlook and reaffirmed it would stop buying mortgages in March, as the Senate prepared to vote on Bernanke. **A6, C1**

The Dow industrials rose 41.87 points, climbing 0.4% to 10236.16 as financial stocks led a late-day rebound in the markets. **C1**

Toyota's U.S. sales halt poses a host of challenges for the giant auto maker and Akio Toyoda, who took the helm last year. **A1, A8, A9**

The SEC approved rules requiring money-market funds to hold more-liquid and higher-quality assets, but they could result in smaller interest payouts. **C1**

The SEC voted to encourage companies to disclose the effects of climate change on their businesses. **C1**

Portugal said its deficit came in wider than expected and Greece denied reports of a bond sale to Chinese investors, fanning worries about ailing euro-zone nations. **C2**

Obama planned to focus on jobs and the economy. The president also was set to press Congress to act on his ambitious agenda and urge lawmakers to set aside Washington's divisive political atmosphere. Obama renewed his call for action on health legislation, despite weakened public support and the damaging loss of a Senate seat from Massachusetts last week. **A1, A4**

Some Republicans attacked the president's stand on fiscal discipline as an impediment to job creation.

The Davos talks opened with forecasts that the world economic recovery may slow this year and sparring over the impact of tougher financial regulation. **A10, A12, A13**

A teenage girl trapped in the rubble of a home in Haiti for 15 days was pulled out alive, in a rescue that may set a quake-survival record. **A14**

Porfirio Lobo was sworn in as Honduras's president. He called for reconciliation as his predecessor flew into exile. **A16**

A deal between Turkey and Armenia to open borders and establish relations is under a threat of collapse. **A12**

Afghanistan will announce a plan to expand its security forces at a meeting Thursday of foreign ministers. **A15**

Obama Bids for Rebound

After Setbacks, President Decries 'Deficit of Trust' in Speech, Focuses on Economy

By LAURA MECKLER AND JONATHAN WEISMAN

WASHINGTON—President Barack Obama again pledged to change the way Washington works in his first State of the Union address, after a bruising first year that saw his approval ratings drop and his ambitious agenda falter amid fierce partisanship.

With the U.S. economy struggling, the president planned to devote much of his address to

Congress on how to lift the moribund U.S. job market. He also planned to ask lawmakers to act on health care and energy bills, and urge lawmakers to set aside Washington's divisive political atmosphere.

"We have to recognize that we face more than a deficit of dollars right now. We face a deficit of trust—deep and corrosive doubts about how Washington works that have been growing for years," he said in remarks prepared for delivery. "We must

take action on both ends of Pennsylvania Avenue to give our people the government they deserve."

The circumstances surrounding Wednesday's speech contrasted sharply with Mr. Obama's first address to Congress last February. A year ago, he was welcomed by Democrats as a conquering hero and interrupted dozens of times by applause. Since then, he's struggled to get key priorities enacted.

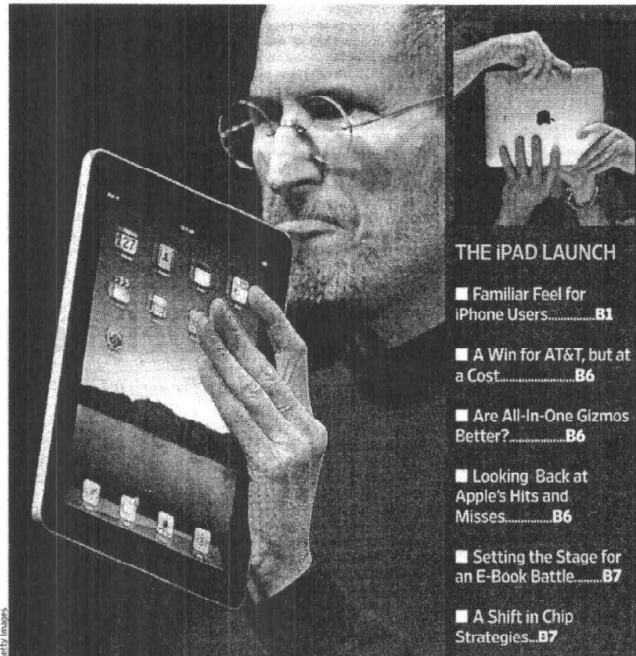
With his health-care legislation in particular limbo, the president renewed his call for action after the damaging loss of a Senate seat from Massachusetts last week.

"By the time I'm finished speaking tonight, more Americans will have lost their health insurance. Millions will lose it this year. Our deficit will grow. Premiums will go up...Patients

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■ Hope and regret in Omaha ... A4

With iPad, Apple Gambles on New Line of Gadgets



THE IPAD LAUNCH

■ Familiar Feel for iPhone Users.....**B1**

■ A Win for AT&T, but at a Cost.....**B6**

■ Are All-In-One Gizmos Better?.....**B6**

■ Looking Back at Apple's Hits and Misses.....**B6**

■ Setting the Stage for an E-Book Battle.....**B7**

■ A Shift in Chip Strategies.....**B7**

Apple CEO Steve Jobs holds up the iPad at its debut in San Francisco. The mobile device is a cross between the iPhone, an e-book and a Mac laptop; some say it could shake up the publishing and news industries.

Banks See Ways Past Pay Limits

Despite their tough talk about clamping down on pay, banks and securities firms are using other financial perks to ease the toll on employees.

By David Enrich, Sara Schaefer Muñoz and Aaron Lucchetti

Bank of America Corp. and Citigroup Inc. are doling out shares that employees can sell within months—much sooner than normally allowed. Other giant banks, including Goldman Sachs Group Inc., Morgan Stanley and Royal Bank of Scotland Group PLC, let certain employees borrow money to relieve personal cash crunches. And some U.K. banks have considered raising base, or cash salaries—funds that won't be subject to the country's new 50% tax on bonuses.

Such moves are a contrast to concessions recently made by large financial firms in hopes of defusing public anger, and political retaliation, over the comeback of sky-high compensation. Many banks and securities firms

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