

**FINANCIAL HIGHLIGHTS**

(In Millions, Except Per Share Amounts)	At or for the year ended December 31,		
	2007	2006	change
Net Revenue	\$ 1,568	\$ 1,458	+ 7.5%
Operating Income	\$ 246	\$ 349	- 29.5%
Net Earnings	\$ 145	\$ 206	- 29.6%
Earnings Per Share	\$ 0.97	\$ 1.42	- 31.7%
Book Value Per Share	\$ 14.15	\$ 13.23	+ 7.0%
Stockholders' Equity	\$ 1,762	\$ 1,581	+ 11.4%
Closing Stock Price	\$ 23.05	\$ 26.82	- 14.1%

BALANCED NET REVENUE

