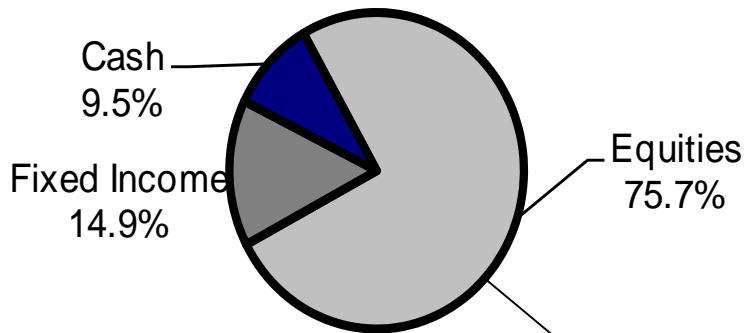


Investment Strategy Summary

As of February 28, 2010

Firmwide Asset Allocation



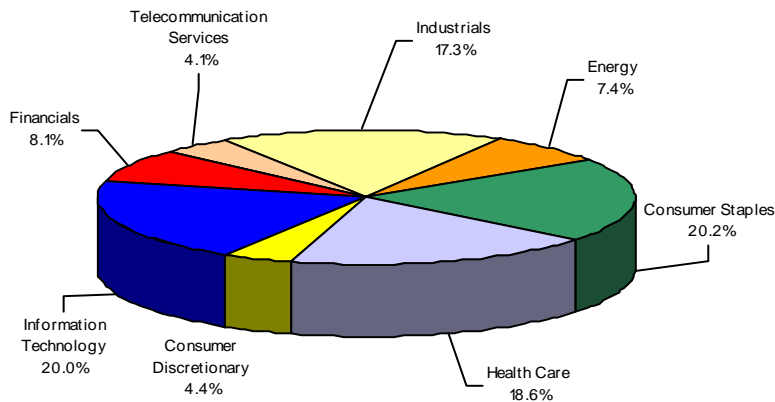
OVIM Equity Composition

Int'l-Emerging Small Cap	3.9%
Emerging Market Core	4.0%
Commodities	4.2%
International Core	21.7%
U.S. Core	66.2%

Top 25 Core Global Equity Holdings

Berkshire Hathaway B	BRKB
Abbott Laboratories	ABT
Pepsico	PEP
Teva Pharmaceuticals	TEVA
L-3 Communications	LLL
Novartis AG ADR	NVS
Vanguard Emerging Mkts	VWO
Emerson Electric	EMR
Johnson & Johnson	JNJ
McDonald's Corp.	MCD
Oracle Corp.	ORCL
Nestle SA ADR	NSRGY
Vodafone Group ADR	VOD
United Technologies Corp.	UTX
Cisco Systems	CSCO
3M Company	MMM
Qualcomm, Inc.	QCOM
CVS Caremark Corp.	CVS
Colgate Palmolive Co.	CL
Automatic Data Processing	ADP
Linear Technology Corp.	LLTC
Diageo PLC ADR	DEO
BP PLC Sponsored ADR	BP
Exxon Mobil Corp	XOM
NYSE Euronext	NYX

Osher Van de Voorde Core Equity Sector Allocation



Weightings vs. S&P 500

Overweight

Consumer Staples
Health Care
Industrials

Equal Weight

Information Technology
Telecommunications

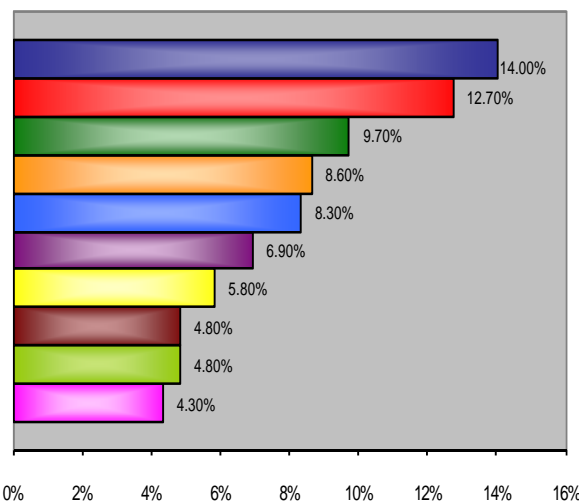
Underweight

Consumer Discretionary
Energy
Financials

Zero Weight

Materials
Utilities

Top 10 Performing Equities - February '10



Emerson Electric
NYSE Euronext
L-3 Communications
Global Gold, Natural Res. & Income
Cisco Systems
Oracle Corp.
Teva Pharmaceuticals
Berkshire Hathaway 'B'
Pepsico
CVS Caremark