

# EXHIBIT 2

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

LAWRENCE E. JAFFE PENSION PLAN, On )	Lead Case No. 02-C-5893
Behalf of Itself and All Others Similarly )	(Consolidated)
Situated, )	
	) <u>CLASS ACTION</u>
Plaintiff, )	
	) Judge Ronald A. Guzman
vs. )	Magistrate Judge Nan R. Nolan
	)
HOUSEHOLD INTERNATIONAL, INC., et )	
al., )	
	)
Defendants. )	
_____ )	

**DECLARATION OF MICHAEL JOAQUIN RE A) MAILING THE NOTICE OF  
VERDICT IN FAVOR OF PLAINTIFF AND THE PROOF OF CLAIM FORM; B)  
PUBLICATION OF THE SUMMARY NOTICE; C) INTERNET POSTING; AND D)  
ONE-PAGE NOTICE TO CLAIMANTS THAT FILED THROUGH THIRD PARTIES  
PURSUANT TO THE COURT'S MAY 31, 2011 ORDER**

I, Michael Joaquin, declare:

1. I submit this declaration in order to provide the Court and the parties to the above-captioned litigation with information regarding mailing the Notice of Verdict in Favor of Plaintiff Class (the "Notice") and the Proof of Claim form (the "Proof of Claim"), the posting of those documents on the Gilardi & Co. LLC ("Gilardi") website, the publication of the Summary Notice, and mailing the one-page notice to certain claimants pursuant to this Court's May 31, 2011 Order. I am over 21 years of age and am not a party to this action. I have personal knowledge of the facts set forth herein and, if called as a witness, could and would testify competently thereto.

2. I am employed by Gilardi, located at 3301 Kerner Blvd., San Rafael, California. Gilardi was retained as the Claims Administrator in this matter. I oversaw the notice services Gilardi provided in accordance with the Order Approving Form and Manner of Notice (the "Order") that was entered by the Court on January 11, 2011. True and correct copies of the Notice and Proof of Claim are attached hereto as Exhibits A and B, respectively. The Notice and Proof of Claim (collectively, the "Claim Package") are in the form approved by the Court.

#### **MAILING OF THE NOTICE AND PROOF OF CLAIM**

3. The Order required Gilardi to mail a copy of the Claim Package to each class member who could be identified through reasonable effort. Gilardi previously compiled a list of potential class members in connection with the mailing of Notice of Pendency and Proposed Partial Settlement of Class Action mailing in February 2006. That list of 440,164 potential class members was compiled from information provided by the transfer agent for Household International, Inc. ("Household") and from outreach to brokers and nominees performed in 2006. *See* Declaration of Carole Sylvester dated March 24, 2006, filed with the Court on March 30, 2006 (Dkt. No. 455), which reported a total of 389,519 Notices of Pendency were sent. After Ms. Sylvester's declaration, an additional 50,645 copies were requested and mailed. The list of putative class members formed

the basis of the initial Claim Package mailing. Gilardi prepared mailing labels from that list, affixed those labels to Claim Packages, posted the Claim Packages for First-Class Mail prepaid, and delivered them on January 24, 2011 to the United States Post Office located in Santa Rosa, California. The total number of Claim Packages mailed on January 24, 2011 to those potential members of the class was 440,164.

4. As additional outreach, Gilardi also sent Claim Packages and cover letters to a list of 225 brokerages, custodial banks, and other institutions (“Nominal Holders”) that hold securities in “street name” as nominees for the benefit of their customers who are the beneficial owners of the securities. This list also includes a group of filers/institutions who have requested notification on every securities case. These Nominal Holders are included in a proprietary database created and maintained by Gilardi. In the 25 years that Gilardi has been doing notification of securities class actions, Gilardi has found the majority of potential class members hold their securities in street name and are reached through the Nominal Holders. The cover letter accompanying the Claim Package advised the Nominal Holders of the Notice and requested their cooperation in forwarding the Claim Package to potential class members. A copy of the letter dated January 24, 2011 sent to Nominal Holders in this case is attached hereto as Exhibit C.

5. On January 24, 2011, Gilardi delivered electronic copies of the Claim Package to 559 registered electronic filers who are qualified to submit electronic claims. These filers are primarily institutions and third-party filers who typically file numerous claims on behalf of beneficial owners for whom they act as trustee or fiduciary.

6. Gilardi has acted as a repository for shareholder inquiries and communications received in this action. In this regard, Gilardi has forwarded the Claim Package on request to nominees who held Household common stock for the beneficial interest of other persons. Gilardi

has also forwarded the Claim Package directly to beneficial owners upon receipt of the names and addresses from such beneficial owners or nominees.

7. To date, in response to the outreach efforts described above, Gilardi received 31 responses that included computer files listing a total of 72,055 names and addresses of potential class members. Gilardi also received 88 responses that included mailing labels with names and addresses for an additional mailing to 1,553 potential class members. Eleven institutions requested that Gilardi send them a total of 132,159 additional Claim Packages, which they indicated that they would mail directly to their clients who might be class members.

8. As of the date of this declaration, Gilardi has sent a total of 646,715 Claim Packages to potential class members and nominees.

9. Gilardi established a toll-free number to accommodate potential class member inquiries. This toll-free number, 1-888-292-0360, became operational on January 6, 2011. The calls received go into a queue and are answered as soon as possible, depending on call volume with a possible wait of 2 to 5 minutes. The caller has the option to leave a message and all calls are returned by the end of business the day received.

10. Gilardi also posted copies of the Notice, the Proof of Claim and the Order on the Gilardi website ([www.householdlitigation.com](http://www.householdlitigation.com)) on January 24, 2011.

#### **PUBLICATION OF THE SUMMARY NOTICE**

11. In accordance with the Order, Gilardi caused the Summary Notice to be published in USA Today on February 1, 2011, as shown in the Affidavit of Publication attached hereto as Exhibit D.

#### **CLAIMS ADMINISTRATION**

12. In response to the Notice, Gilardi has received 77,436 claims submitted by potential class members. In our initial screening, we have preliminarily determined that approximately 45,332

of these claimants have an allowed loss with an aggregate total in excess of \$2 billion. However, as discussed below, the processing of claims is still in its early stages. Therefore, this loss estimate is simply a snapshot as of today's date. Both the allowed loss of individual class members and the aggregate number will change as claims processing continues. The estimated loss could increase or decrease between now and the conclusion of that process.

13. In addition, on June 2, 2011, we received a copy of the Court's May 31, 2011 Order regarding custodian banks and third-party filers. In response, we have prepared the one-page notice form approved by the Court. We plan on sending the one-page, Court-approved notice on June 10, 2011 to 54 third-party filers, who have submitted claims collectively on behalf of 626 claimants who appear, at least preliminarily, to have an allowed loss in excess of \$250,000. A copy of the one-page notice is attached hereto as Exhibit E. The one-page notices will be delivered to the third-party claimants by overnight courier on June 13, 2011. The Court has ordered that the "third-party filers should be given 90 days from receipt of the one-page notice form to obtain executed forms." Assuming delivery on June 13, we anticipate that the executed forms should be received no later than September 12, 2011. (September 11 falls on a Sunday.)

14. Although claims processing is in its initial stages, a great deal of work has already been completed or initiated. All claims received have been converted to electronic images, which are being continuously uploaded to a secure website for viewing by counsel to plaintiffs and defendants, in accordance with procedures agreed to among the parties. In addition, claims have been optically scanned, and the claimant information and transactional data contained in the claims have been uploaded into Gilardi's proprietary software. Gilardi staff have verified that data was captured correctly, and are performing extensive audit and test procedures to ensure that both individual claim and the aggregate allowed loss amounts are calculating correctly. We have performed initial reviews to determine whether a particular claim appears to have an allowed loss,

and where it does not, we have sent correspondence to the claimant informing them of the initial determination. Likewise, where a claim appears to be incomplete in some way, we have sent correspondence to the claimant informing them of the status of their claim and requesting a response and additional information or action. Each of those letters enclosed a specially designed supplemental form to facilitate efficient tracking and intake of responses. More than 28,000 individual letters have been sent to date, and more than 5,000 responses have been received. Gilardi has also received and responded to numerous emails and telephone calls regarding particular claims, both from class members and their representatives.

15. We will continue to process the 77,436 claims submitted by class members to date. (We expect, based on our experience, that late claims will be filed as well. We will maintain a record of any claims postmarked after May 24, 2011). We will, among other things, develop case software, process paper and electronic claims, review claims and correspond with claimants. The work remaining to be completed includes procedures to identify and reconcile any duplicate claim filings that may exist. As the Court is aware, many claims are filed by institutions on behalf of the underlying beneficial owners, and occasionally more than one claim for the same beneficial owner will be filed because of changing business relationships or changing fiduciary responsibilities. For example, a beneficial owner's claim might be filed by both its brokerage firm and its custodial bank. Gilardi has developed extensive procedures to identify these types of duplications and to communicate with claimants' representatives to ensure that only one claim remains eligible for payment. Gilardi will also work with claimants and their representatives to identify and correct data errors and anomalies. One common example is a pricing error, where the purchase or sale price reported by the claimant does not correspond to the known trading range for the security on that day. Gilardi will obtain corrected data if it is available and otherwise work with filers to determine the cause of the error. Gilardi will also manage the ongoing process of notifying class members of other

deficiencies with their claims and corresponding with them to obtain additional or corrected information, as necessary.

16. In light of the large number of claims to be processed and validated and the fact that the one-page notice supplemental submissions are not due until the week of September 12, we anticipate that the claims administration effort will take approximately six months to finish. We believe that the claims administration process, including preparing a list of class members whose claims are valid in our view, with their allowed loss calculated pursuant to the Court's Plan of Allocation, will be complete on or about December 12, 2011. Obviously, if the claims administration process can be completed before that date, we will notify the Court. Likewise, if unforeseen delays threaten that target date, we will also notify the Court.

I declare under penalty of perjury that the foregoing is true and correct and that this declaration was executed this 10th day of June, 2011, at San Rafael, California.



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MICHAEL JOAQUIN

# EXHIBIT A

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

LAWRENCE E. JAFFE PENSION PLAN, On Behalf)	Lead Case No. 02-C-5893
of Itself and All Others Similarly Situated,	) (Consolidated)
	)
Plaintiff,	) <u>CLASS ACTION</u>
	)
vs.	) Judge Ronald A. Guzman
	) Magistrate Judge Nan R. Nolan
HOUSEHOLD INTERNATIONAL, INC., et al.,	)
	)
Defendants.	)
	)
	)

**NOTICE OF VERDICT IN FAVOR OF PLAINTIFF CLASS AND AGAINST HOUSEHOLD INTERNATIONAL, INC.,  
WILLIAM ALDINGER, DAVID SCHOENHOLZ, AND GARY GILMER**

**TO: ALL PERSONS WHO PURCHASED OR OTHERWISE ACQUIRED THE COMMON STOCK OF HOUSEHOLD INTERNATIONAL, INC. (“HOUSEHOLD”) BETWEEN OCTOBER 23, 1997 AND OCTOBER 11, 2002, INCLUSIVE**

**PLEASE READ THIS NOTICE CAREFULLY. THIS NOTICE RELATES TO A VERDICT IN FAVOR OF THE PLAINTIFF CLASS IN THIS SECURITIES CLASS ACTION AND IF YOU ARE A CLASS MEMBER CONTAINS IMPORTANT INFORMATION AS TO YOUR RIGHTS TO OBTAIN A SHARE OF THE AMOUNTS THAT MAY BE RECOVERED PURSUANT TO THE JURY VERDICT AS WELL AS THE AMOUNTS RECOVERED IN AN EARLIER SETTLEMENT WITH ARTHUR ANDERSEN LLP (“ANDERSEN”)**

YOU ARE HEREBY NOTIFIED, pursuant to Rule 23 of the Federal Rules of Civil Procedure, that a jury verdict (the “Jury Verdict”) in the case of *Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.*, Lead Case No. 02-C-5893 (the “Litigation”), pending in the United States District Court for the Northern District of Illinois, Eastern Division (the “Court”), was returned in favor of the plaintiff Class (defined below) and against defendants Household International, Inc. (“Household”), William Aldinger (“Aldinger”), David Schoenholz (“Schoenholz”), and Gary Gilmer (“Gilmer”) (collectively, the “Trial Defendants”) after a six (6) week trial of the Litigation. As a result of that verdict, Class Members (defined below) who purchased Household common stock from March 23, 2001 through October 11, 2002 were found to be entitled – subject to approval in a claims proceeding – to recover damages (the “Verdict Fund”) against the Trial Defendants as a result of the jury’s finding that: (i) all the Trial Defendants violated §10(b) of the Securities Exchange Act of 1934 (the “1934 Act”), and SEC Rule 10b-5; and (ii) all the Trial Defendants except Gilmer violated the control person provisions (§20a) of the 1934 Act, in connection with public statements about Household made from March 23, 2001 to October 11, 2002. The Jury Verdict determined that, for any purchases of Household stock made prior to March 23, 2001, there will be no recovery. The Jury Verdict will result in the payment of the Verdict Fund, less certain deductions described below, to eligible Class Members who file a timely and valid Proof of Claim form (which accompanies this Notice of Verdict) and evidence a Recognized Loss as set forth herein and whose claims are approved. Class Members whose claims are approved will be entitled to receive 100% of their Recognized Loss less their proportionate share of any fees and expenses awarded by the Court.

**I. DEFINITION OF THE CLASS AND CERTAIN PRIOR PROCEEDINGS**

By order entered December 3, 2004, the Court certified a class (the “Class”) with the Class defined as follows: all Persons who purchased or otherwise acquired the securities of Household during the period between October 23, 1997 and October 11, 2002. Excluded from the Class are defendants herein, members of defendants’ immediate families, any person, firm, trust, corporation, officer, director or other individual or entity in which any defendant has a controlling interest or which is related to or affiliated with any defendant, and the legal representatives, agents, affiliates, heirs, successors-in-interest or assigns of any such excluded party.

On January 31, 2006, a notice (the “Andersen Notice”) was sent to Class Members informing them of a settlement of \$1.5 million with defendant Andersen (the “Andersen Settlement”), of the certification of the Class, and notifying Class Members of the right to be excluded from the Litigation.

On February 28, 2006, the Court issued an order that all claims based on purchases of Household stock from October 23, 1997 through July 29, 1999 were barred by the applicable statute of limitations provisions of the federal securities laws. Plaintiffs do not intend to appeal this determination.

The purpose of this Notice of Verdict is to advise you of the return of the Jury Verdict in favor of the Class for the time period of March 23, 2001 through October 11, 2002, and of your rights to make a claim for damages pursuant to the Andersen Settlement and the Jury Verdict.

## **II. THE RIGHTS OF CLASS MEMBERS**

“Class Members” are all members of the Class defined above, except those persons who have filed valid and timely requests for exclusion in accordance with the procedures described in the Andersen Notice.

If you previously validly requested exclusion from the Class (a) you are excluded from the Class, (b) you will not share in the proceeds of the Andersen Settlement or any judgment rendered pursuant to the Jury Verdict, (c) you will not be bound by any judgment entered in the Litigation, and (d) you are not precluded, by reason of your decision to request exclusion from the Class, from otherwise prosecuting an individual claim, if timely, against defendants and others based on the matters complained of in the Litigation.

If you have not previously requested to be excluded from the Class, you will be bound by any and all determinations or judgments in the Litigation and the Andersen Settlement (which was previously approved by the Court), whether or not favorable to the Class.

You may do nothing at all and not file a claim. If you choose this option, you will not share in the proceeds of any judgment rendered as a result of the Jury Verdict in favor of the Class which has already been returned or the Andersen Settlement which was previously approved by the Court, but you will be bound by any judgments entered by the Court.

If you are a member of the Class, you may, but are not required to, enter an appearance through counsel of your own choosing at your own expense. If you do not do so, you will be represented by Plaintiffs’ Counsel: Robbins Geller Rudman & Dowd LLP, 655 W. Broadway, Suite 1900, San Diego, California 92101.

## **III. THE ANDERSEN SETTLEMENT**

As previously noticed to the Class, a settlement was reached in the Litigation between the Class and Andersen for \$1.5 million which is embodied in a Stipulation of Settlement (the “Stipulation”) dated as of June 16, 2005, on file with the Court. The settlement was approved by the Court on April 6, 2006. Distributions from the Andersen Settlement will be calculated in accordance with the same formula set forth in §IV below.

## **IV. THE JURY VERDICT**

A six (6) week trial of the Litigation commenced on March 30, 2009 against the Trial Defendants on behalf of all purchasers of Household stock from July 30, 1999 through October 11, 2002. On May 7, 2009, the jury rendered a verdict in the case. The jury found that the Trial Defendants did not violate the federal securities laws for statements made during the time period of July 30, 1999 through March 22, 2001. Plaintiffs do not intend to appeal this determination. For Class Members who purchased Household common stock during that time frame only, there is no recovery. The jury found that the Trial Defendants did violate the federal securities laws for public statements regarding Household made in connection with purchases of Household common stock from March 23, 2001 through October 11, 2002. The jury also awarded per share damages for each trading day during this period. A table which shows the daily inflation (*i.e.*, the per share damages) found by the jury is attached as Exhibit A.

Pursuant to the Jury Verdict, Class Members who file timely and valid claims which are approved are entitled to recover pursuant to the following Recognized Loss calculation which is based on the Jury Verdict:

1. For Household common stock that was purchased or acquired from March 23, 2001 through October 10, 2002, and:
  - (a) sold prior to November 15, 2001, the Recognized Loss is zero;
  - (b) sold from November 15, 2001 through October 10, 2002, the Recognized Loss per share is the difference between: (i) the inflation on the date of purchase as shown on Exhibit A less (ii) the inflation on the date of sale as shown on Exhibit A; and

(c) retained at the close of trading on October 10, 2002, the Recognized Loss per share is the inflation on the date of purchase as shown on Exhibit A.

2. For the purpose of calculating Recognized Loss using the formula above, the minimum inflation will be zero and not a negative number.

3. Any investor's aggregate Recoverable Loss shall be offset by any gains, or avoidance of loss, resulting from sales of Household shares from March 23, 2001 through October 10, 2002 at artificially inflated prices. These gains (if any) will be calculated as the difference between the inflation per share at the time of sale less the inflation per share at the time of purchase. Shares purchased prior to March 23, 2001 will have an inflation of zero at the time of purchase.

4. Recognized Loss will be limited by the so-called 90-Day "Bounce Back Rule" as required by the Private Securities Litigation Reform Act of 1995, as follows:

(a) For Household shares sold prior to October 11, 2002 there will be no limitation of Recognized Loss by reason of the Bounce Back Rule;

(b) For Household shares sold on or from October 11, 2002 through and including January 8, 2003 (*i.e.*, sold during the 90-Day Bounce Back Period), Recognized Loss shall be limited to a maximum of the purchase price per share less the average closing price of Household stock from October 11, 2002 through the date of sale; and

(c) For Household shares retained at the close of trading on January 8, 2003 (*i.e.*, retained at the end of the 90-Day Bounce Back Period) Recognized Loss shall be limited to a maximum of the purchase price per share less the 90-Day average closing price from October 11, 2002 through January 8, 2003 of \$27.05.

5. For purposes of calculating Recognized Loss, the Court has adopted the First-In,First-Out ("FIFO") method.

Class Members do not have to perform any of the calculations described above. All of these calculations will be performed by the Claims Administrator based on the purchase and sale transaction information provided by Class Members on the Proof of Claim form enclosed.

All of the Court's rulings and the Jury Verdict are subject to appeal. An appellate court may uphold, modify or reverse the verdict.

The amount of the Class's total recovery will be reduced by such amounts as may be awarded by the Court to Plaintiffs' Counsel for attorneys' fees and the expenses of bringing and prosecuting the Litigation. Plaintiffs' Counsel do not anticipate making an application for fees and expenses until the claims process for Class Members is complete. Another notice will be sent to Class Members setting a hearing date for this application and a date to file any objections to the request for attorneys' fees and expenses.

To recover pursuant to the Jury Verdict, you must submit a valid Proof of Claim form, enclosed with this Notice of Verdict, no later than May 24, 2011, to the address set forth in the Proof of Claim form.

## **V. NOTICE TO BANKS, BROKERS, AND OTHER NOMINEES**

Banks, brokerage firms, institutions and other persons who are nominees who purchased the common stock of Household for the beneficial interest of other persons on any day from October 23, 1997 through and including October 11, 2002, inclusive, are requested within ten (10) days of receipt of this Notice of Verdict: (1) to provide Plaintiffs' Counsel with the names and addresses of such beneficial owners ***IF THEY HAVE NOT ALREADY DONE SO IN CONNECTION WITH THE ANDERSEN SETTLEMENT***; or (2) to forward copies of this Notice of Verdict and the Proof of Claim form to each such beneficial purchaser and provide Plaintiffs' Counsel with written confirmation that the notice has been so forwarded. Plaintiffs' Counsel offer to prepay your reasonable costs and expenses of complying with this provision upon submission of appropriate documentation. Additional copies of the Notice of Verdict may be obtained from Plaintiffs' Counsel for forwarding to such beneficial owners. All such correspondence should be addressed as follows:

*Household Securities Litigation*  
c/o Gilardi & Co. LLC  
P. O. Box 808003  
Petaluma, CA 94975-8003  
1-888-292-0360

## **VI. EXAMINATION OF PAPERS AND INQUIRIES**

For a more detailed statement of the matters involved in this Litigation, reference is made to the pleadings, to the Andersen Stipulation of Settlement and to other papers filed in this action, which may be inspected at the Office of the Clerk of the United States District Court, Northern District of Illinois, Eastern Division, Everett McKinley Dirksen United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604, during business hours of each business day. The operative complaint, the Jury Verdict, and other relevant pleadings may also be viewed at [www.HouseholdFraud.com](http://www.HouseholdFraud.com).

Inquiries regarding the Litigation should be addressed as follows:

ROBBINS GELLER RUDMAN & DOWD LLP

MICHAEL DOWD

KEITH F. PARK

SPENCER BURKHOLZ

DANIEL DROSMAN

655 West Broadway, Suite 1900

San Diego, CA 92101

or

[HouseholdFraud@rgrdlaw.com](mailto:HouseholdFraud@rgrdlaw.com)

DATED: January 11, 2011

BY ORDER OF THE COURT  
UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

**EXHIBIT A**

<u>Date</u>	<u>Amount</u>
03/23/01	\$23.94 per share
03/26/01	\$23.94 per share
03/27/01	\$23.94 per share
03/28/01	\$23.94 per share
03/29/01	\$23.94 per share
03/30/01	\$23.94 per share
04/02/01	\$23.94 per share
04/03/01	\$23.94 per share
04/04/01	\$23.94 per share
04/05/01	\$23.94 per share
04/06/01	\$23.94 per share
04/09/01	\$23.94 per share
04/10/01	\$23.94 per share
04/11/01	\$23.94 per share
04/12/01	\$23.94 per share
04/16/01	\$23.94 per share
04/17/01	\$23.94 per share
04/18/01	\$23.94 per share
04/19/01	\$23.94 per share
04/20/01	\$23.94 per share
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06/04/01	\$23.94 per share
06/05/01	\$23.94 per share
06/06/01	\$23.94 per share
06/07/01	\$23.94 per share

<u>Date</u>	<u>Amount</u>
06/08/01	\$23.94 per share
06/11/01	\$23.94 per share
06/12/01	\$23.94 per share
06/13/01	\$23.94 per share
06/14/01	\$23.94 per share
06/15/01	\$23.94 per share
06/18/01	\$23.94 per share
06/19/01	\$23.94 per share
06/20/01	\$23.94 per share
06/21/01	\$23.94 per share
06/22/01	\$23.94 per share
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08/09/01	\$23.94 per share
08/10/01	\$23.94 per share
08/13/01	\$23.94 per share
08/14/01	\$23.94 per share
08/15/01	\$23.94 per share
08/16/01	\$23.94 per share
08/17/01	\$23.94 per share
08/20/01	\$23.94 per share
08/21/01	\$23.94 per share
08/22/01	\$23.94 per share
08/23/01	\$23.94 per share

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
08/24/01	\$23.94 per share	11/15/01	\$23.94 per share
08/27/01	\$23.94 per share	11/16/01	\$23.60 per share
08/28/01	\$23.94 per share	11/19/01	\$23.94 per share
08/29/01	\$23.94 per share	11/20/01	\$23.85 per share
08/30/01	\$23.94 per share	11/21/01	\$23.94 per share
08/31/01	\$23.94 per share	11/23/01	\$23.94 per share
09/04/01	\$23.94 per share	11/26/01	\$23.94 per share
09/05/01	\$23.94 per share	11/27/01	\$23.94 per share
09/06/01	\$23.94 per share	11/28/01	\$23.94 per share
09/07/01	\$23.56 per share	11/29/01	\$23.94 per share
09/10/01	\$23.94 per share	11/30/01	\$23.94 per share
09/17/01	\$22.61 per share	12/03/01	\$22.59 per share
09/18/01	\$22.53 per share	12/04/01	\$23.94 per share
09/19/01	\$22.38 per share	12/05/01	\$23.94 per share
09/20/01	\$22.02 per share	12/06/01	\$23.94 per share
09/21/01	\$21.54 per share	12/07/01	\$23.94 per share
09/24/01	\$22.62 per share	12/10/01	\$23.30 per share
09/25/01	\$22.29 per share	12/11/01	\$22.20 per share
09/26/01	\$23.03 per share	12/12/01	\$19.80 per share
09/27/01	\$23.42 per share	12/13/01	\$20.29 per share
09/28/01	\$23.94 per share	12/14/01	\$19.64 per share
10/01/01	\$23.94 per share	12/17/01	\$20.61 per share
10/02/01	\$23.94 per share	12/18/01	\$21.84 per share
10/03/01	\$23.94 per share	12/19/01	\$22.04 per share
10/04/01	\$23.94 per share	12/20/01	\$21.75 per share
10/05/01	\$23.94 per share	12/21/01	\$21.37 per share
10/08/01	\$23.94 per share	12/24/01	\$21.60 per share
10/09/01	\$23.94 per share	12/26/01	\$21.82 per share
10/10/01	\$23.94 per share	12/27/01	\$23.30 per share
10/11/01	\$23.94 per share	12/28/01	\$23.94 per share
10/12/01	\$23.59 per share	12/31/01	\$23.28 per share
10/15/01	\$23.94 per share	01/02/02	\$22.58 per share
10/16/01	\$23.94 per share	01/03/02	\$22.41 per share
10/17/01	\$23.94 per share	01/04/02	\$23.94 per share
10/18/01	\$23.94 per share	01/07/02	\$23.19 per share
10/19/01	\$23.94 per share	01/08/02	\$22.29 per share
10/22/01	\$23.94 per share	01/09/02	\$22.42 per share
10/23/01	\$23.94 per share	01/10/02	\$21.70 per share
10/24/01	\$23.83 per share	01/11/02	\$19.85 per share
10/25/01	\$23.94 per share	01/14/02	\$18.53 per share
10/26/01	\$23.94 per share	01/15/02	\$20.28 per share
10/29/01	\$23.42 per share	01/16/02	\$19.87 per share
10/30/01	\$23.00 per share	01/17/02	\$18.90 per share
10/31/01	\$22.48 per share	01/18/02	\$20.03 per share
11/01/01	\$22.73 per share	01/22/02	\$19.24 per share
11/02/01	\$22.67 per share	01/23/02	\$18.59 per share
11/05/01	\$23.10 per share	01/24/02	\$18.86 per share
11/06/01	\$23.94 per share	01/25/02	\$19.70 per share
11/07/01	\$23.94 per share	01/28/02	\$18.10 per share
11/08/01	\$23.94 per share	01/29/02	\$16.58 per share
11/09/01	\$23.94 per share	01/30/02	\$15.76 per share
11/12/01	\$23.94 per share	01/31/02	\$17.12 per share
11/13/01	\$23.94 per share	02/01/02	\$17.34 per share
11/14/01	\$23.94 per share	02/04/02	\$16.06 per share

<u>Date</u>	<u>Amount</u>
02/05/02	\$14.99 per share
02/06/02	\$12.47 per share
02/07/02	\$15.56 per share
02/08/02	\$18.71 per share
02/11/02	\$17.94 per share
02/12/02	\$17.49 per share
02/13/02	\$18.36 per share
02/14/02	\$18.04 per share
02/15/02	\$18.00 per share
02/19/02	\$17.84 per share
02/20/02	\$17.72 per share
02/21/02	\$16.00 per share
02/22/02	\$16.24 per share
02/25/02	\$16.45 per share
02/26/02	\$16.72 per share
02/27/02	\$18.55 per share
02/28/02	\$17.81 per share
03/01/02	\$19.02 per share
03/04/02	\$22.21 per share
03/05/02	\$21.17 per share
03/06/02	\$22.17 per share
03/07/02	\$23.00 per share
03/08/02	\$23.94 per share
03/11/02	\$23.94 per share
03/12/02	\$23.37 per share
03/13/02	\$22.86 per share
03/14/02	\$21.87 per share
03/15/02	\$22.69 per share
03/18/02	\$22.93 per share
03/19/02	\$22.77 per share
03/20/02	\$21.93 per share
03/21/02	\$22.23 per share
03/22/02	\$22.39 per share
03/25/02	\$21.06 per share
03/26/02	\$21.66 per share
03/27/02	\$21.80 per share
03/28/02	\$21.25 per share
04/01/02	\$21.68 per share
04/02/02	\$21.52 per share
04/03/02	\$20.53 per share
04/04/02	\$21.39 per share
04/05/02	\$22.28 per share
04/08/02	\$23.24 per share
04/09/02	\$23.16 per share
04/10/02	\$23.23 per share
04/11/02	\$21.73 per share
04/12/02	\$22.40 per share
04/15/02	\$22.24 per share
04/16/02	\$23.65 per share
04/17/02	\$23.94 per share
04/18/02	\$23.94 per share
04/19/02	\$23.94 per share
04/22/02	\$23.94 per share
04/23/02	\$23.94 per share

<u>Date</u>	<u>Amount</u>
04/24/02	\$23.94 per share
04/25/02	\$23.94 per share
04/26/02	\$23.94 per share
04/29/02	\$22.70 per share
04/30/02	\$23.34 per share
05/01/02	\$22.61 per share
05/02/02	\$21.92 per share
05/03/02	\$21.64 per share
05/06/02	\$21.00 per share
05/07/02	\$20.25 per share
05/08/02	\$21.83 per share
05/09/02	\$21.26 per share
05/10/02	\$19.64 per share
05/13/02	\$20.72 per share
05/14/02	\$21.31 per share
05/15/02	\$20.03 per share
05/16/02	\$19.24 per share
05/17/02	\$18.40 per share
05/20/02	\$18.19 per share
05/21/02	\$17.54 per share
05/22/02	\$17.74 per share
05/23/02	\$17.87 per share
05/24/02	\$17.85 per share
05/28/02	\$17.98 per share
05/29/02	\$17.89 per share
05/30/02	\$16.88 per share
05/31/02	\$16.26 per share
06/03/02	\$16.67 per share
06/04/02	\$16.66 per share
06/05/02	\$17.91 per share
06/06/02	\$19.83 per share
06/07/02	\$19.06 per share
06/10/02	\$18.58 per share
06/11/02	\$19.54 per share
06/12/02	\$18.92 per share
06/13/02	\$17.44 per share
06/14/02	\$17.62 per share
06/17/02	\$18.20 per share
06/18/02	\$18.08 per share
06/19/02	\$17.24 per share
06/20/02	\$16.02 per share
06/21/02	\$16.16 per share
06/24/02	\$16.50 per share
06/25/02	\$15.68 per share
06/26/02	\$16.25 per share
06/27/02	\$16.78 per share
06/28/02	\$16.19 per share
07/01/02	\$14.84 per share
07/02/02	\$14.94 per share
07/03/02	\$15.76 per share
07/05/02	\$16.69 per share
07/08/02	\$16.28 per share
07/09/02	\$14.58 per share
07/10/02	\$12.48 per share

<u>Date</u>	<u>Amount</u>
07/11/02	\$13.14 per share
07/12/02	\$14.69 per share
07/15/02	\$14.17 per share
07/16/02	\$15.01 per share
07/17/02	\$11.59 per share
07/18/02	\$12.56 per share
07/19/02	\$11.33 per share
07/22/02	\$10.38 per share
07/23/02	\$9.30 per share
07/24/02	\$11.68 per share
07/25/02	\$10.57 per share
07/26/02	\$8.68 per share
07/29/02	\$9.19 per share
07/30/02	\$9.55 per share
07/31/02	\$11.49 per share
08/01/02	\$10.63 per share
08/02/02	\$9.59 per share
08/05/02	\$8.11 per share
08/06/02	\$10.06 per share
08/07/02	\$8.28 per share
08/08/02	\$9.60 per share
08/09/02	\$8.73 per share
08/12/02	\$8.29 per share
08/13/02	\$7.06 per share
08/14/02	\$6.39 per share
08/15/02	\$7.61 per share
08/16/02	\$5.76 per share
08/19/02	\$5.22 per share
08/20/02	\$4.65 per share
08/21/02	\$4.98 per share
08/22/02	\$8.14 per share
08/23/02	\$5.85 per share
08/26/02	\$6.77 per share
08/27/02	\$5.58 per share
08/28/02	\$5.22 per share
08/29/02	\$4.69 per share
08/30/02	\$4.33 per share
09/03/02	\$2.96 per share
09/04/02	\$3.53 per share
09/05/02	\$2.87 per share
09/06/02	\$3.10 per share
09/09/02	\$5.02 per share
09/10/02	\$4.16 per share
09/11/02	\$4.57 per share
09/12/02	\$3.73 per share
09/13/02	\$4.35 per share
09/16/02	\$3.35 per share
09/17/02	\$ -0.17 per share
09/18/02	\$0.41 per share
09/19/02	\$0.73 per share
09/20/02	\$0.64 per share
09/23/02	\$ -0.85 per share
09/24/02	\$ -0.35 per share
09/25/02	\$ -0.24 per share

<u>Date</u>	<u>Amount</u>
09/26/02	\$0.34 per share
09/27/02	\$ -0.56 per share
09/30/02	\$ -0.10 per share
10/01/02	\$ -1.12 per share
10/02/02	\$ -1.13 per share
10/03/02	\$ -0.66 per share
10/04/02	\$ -1.87 per share
10/07/02	\$ -2.45 per share
10/08/02	\$ -3.17 per share
10/09/02	\$ -4.66 per share
10/10/02	\$ -0.68 per share
10/11/02	\$0.00 per share

# EXHIBIT B



## CLAIM FORM

1. Use Part II of this form entitled "Schedule of Transactions in Household Common Stock" to supply all required details of your transaction(s) in Household common stock. If you need more space or additional schedules, attach separate sheets giving all of the required information in substantially the same format. Sign and print or type your name on each additional sheet.

2. On the schedules, provide all of the requested information with respect to **all** of your purchases and **all** of your sales of Household common stock which took place at any time between the dates indicated on the claim form, whether such transactions resulted in a profit or a loss. Failure to report all such transactions may result in the rejection of your claim.

3. List each transaction separately and in chronological order, by trade date, beginning with the earliest. You must accurately provide the month, day, and year of each transaction you list.

4. Brokerage commissions and transfer taxes paid by you in connection with your purchase and sale of Household common stock should be included in computing the "total purchase price" and deducted from the "total sales price."

5. Brokers' confirmations or other documentation of your transactions in Household common stock should be attached to your claim. Failure to provide this documentation could delay verification of your claim and result in rejection of your claim.

6. NOTICE REGARDING ELECTRONIC FILES: Certain claimants with large numbers of transactions may request, or may be requested, to submit information regarding their transactions in electronic files. All claimants **MUST** submit a manually signed paper Proof of Claim form whether or not they also submit electronic copies. If you wish to file your claim electronically, you must contact the Claims Administrator at 1-888-292-0360 or visit their website at [www.gilardi.com](http://www.gilardi.com) to obtain the required file layout. No electronic files will be considered to have been properly submitted unless the Claims Administrator issues to the claimant a written acknowledgment of receipt and acceptance of electronically submitted data.

**7. YOU MUST ANSWER THE QUESTION IN PART III OF THE CLAIM FORM IN ORDER TO BE ELIGIBLE TO RECOVER PURSUANT TO THE VERDICT. IF YOU HAVE ANY QUESTIONS CONCERNING PART III OR ANY OTHER PART OF THE CLAIM FORM YOU SHOULD CONTACT COUNSEL FOR THE PLAINTIFF:**

Robbins Geller Rudman & Dowd LLP  
Michael Dowd  
Keith Park  
Spencer Burkholz  
Daniel Drosman  
*Household Securities Litigation*  
655 W. Broadway, Suite 1900  
San Diego, CA 92101  
or  
HouseholdFraud@rgrdlaw.com





**PART III: YOU MUST ALSO ANSWER THE FOLLOWING QUESTION IN ORDER TO BE ELIGIBLE FOR RECOVERY ON YOUR CLAIM PURSUANT TO THE VERDICT**

1. The jury in this case found that certain public statements issued about Household International, Inc. were false or misleading and that the price you paid for Household stock was inflated from March 23, 2001 – October 11, 2002 due to the defendants' violation of the securities laws. The jury found that Household's stock was inflated by the amounts on Exhibit A to the Notice of Verdict which accompanies this form.

**Question: If you had known at the time of your purchase of Household stock that defendants' false and misleading statements had the effect of inflating the price of Household stock and thereby caused you to pay more for Household stock than you should have paid, would you have still purchased the stock at the inflated price that you paid? No  Yes .**

**(A "No" answer to this question means you may be entitled to share in the recovery. A "Yes" answer to this question means you may be subject to additional requests for information and may or may not recover any money.)**

**TO RECOVER FROM THE SETTLEMENT FUND YOU MUST READ AND SIGN THIS FORM ON PAGE 6.**

**SUBMISSION TO JURISDICTION OF COURT AND ACKNOWLEDGEMENTS**

I submit this Proof of Claim under the terms of the Andersen Settlement and orders of the Court. I also submit to the jurisdiction of the United States District Court for the Northern District of Illinois with respect to my claim as a Class Member. I further acknowledge that I am bound by and subject to the terms of any judgment that may be entered in the Litigation. I agree to furnish additional information to Plaintiffs' Counsel or the Claims Administrator to support this claim if required to do so. I have not submitted any other claim covering the same purchases or sales of Household common stock and know of no other person having done so on my behalf.

I hereby warrant and represent that I have not assigned or transferred or purported to assign or transfer, voluntarily or involuntarily, any claim covered by this Proof of Claim form or any portion thereof.



I (WE) DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT ALL OF THE FOREGOING INFORMATION SUPPLIED ON THIS PROOF OF CLAIM FORM BY THE UNDERSIGNED IS TRUE AND CORRECT.

Executed this \_\_\_\_\_ day of \_\_\_\_\_ in \_\_\_\_\_  
(Month/Year) (City/State/Country)

\_\_\_\_\_  
(Sign your name here)

\_\_\_\_\_  
(Sign your name here)

\_\_\_\_\_  
(Type or print your name here)

\_\_\_\_\_  
(Type or print your name here)

\_\_\_\_\_  
(Capacity of person(s) signing, e.g.,  
Beneficial Purchaser or Acquirer, Executor or Administrator)

\_\_\_\_\_  
(Capacity of person(s) signing, e.g.,  
Beneficial Purchaser or Acquirer, Executor or Administrator)

**ACCURATE CLAIMS PROCESSING TAKES A SIGNIFICANT AMOUNT OF TIME.  
THANK YOU FOR YOUR PATIENCE.**

Reminder Checklist:

1. Please sign the above declaration.
2. Remember to attach supporting documentation, if available.
3. Remember to answer the question in Part III.
4. Do not send original stock certificates.
5. Keep a copy of your claim form and all supporting documentation for your records.
6. If you desire an acknowledgment of receipt of your claim form please send it Certified Mail, Return Receipt Requested.
7. If you move, please send the Claims Administrator your new address.



# EXHIBIT C



3301 Kerner Blvd.  
San Rafael, CA 94901  
P: (415) 461-0410  
F: (415) 461-0412

January 24, 2011

«FirstName» «LastName»  
«Company»  
«Addr1»  
«Addr2»  
New York, NY 10004  
«FCountry»

**Re: Household Securities Litigation**

Dear «GENDER» «LastName»:

Please find enclosed the Notice of Verdict in favor of Plaintiff Class and Against Household International, Inc., William Aldinger, David Schoenholz, and Gary Gilmer, and the Proof of Claim for the above referenced litigation. Please note both the class period and the designated securities described on page one of the Notice, specifically the inclusion of all persons who purchased or otherwise acquired the common stock of Household International, Inc. between October 23, 1997 and October 11, 2002, inclusive. In addition, **the Notice provides that the Claim Filing Deadline is May 24, 2011. Class members who purchased or acquired the eligible security between March 23, 2001 and October 11, 2002 are eligible to make a claim pursuant to the Notice of Verdict.**

Please pay particular attention to the "Notice to Banks, Brokers, and Other Nominees" on page three of the Notice. Please do not make your own copies of the Proof of Claim Form, as copies may not be accepted for processing. Additional copies of the appropriate documents may be requested by contacting us at the above address and/or phone number.

**A Notice of Pendency and Proposed Partial Settlement of Class Action in this matter was mailed in February 2006. If you provided us with names and addresses at that time, you do not need to do so again as they were included in our updated mailing list.**

If we conduct the necessary mailing on your behalf, please submit names and addresses either via email to [Notifications@Gilardi.com](mailto:Notifications@Gilardi.com), via CD Rom to the above address or contact Matt Markham at (415) 458-3015 to obtain secure FTP transmission instructions. Mailing labels will be accepted, but you may be requested to provide an additional copy of the address information you send. Do not include any confidential information that should not appear on a mailing label.

The data provided must be in one of the following formats:

- ASCII Fixed Length file
- ASCII Tab Delimited file
- Microsoft Excel spreadsheet

Your request must also specify the case name and Control Total(s) (for example, the total number of name and address records provided) for each file submission. Please refer to the attached file format guidelines to ensure your data is processed without delays.

If you have any questions, please call Matt Markham at (415) 458-3015.

Sincerely,

Gilardi & Co. LLC

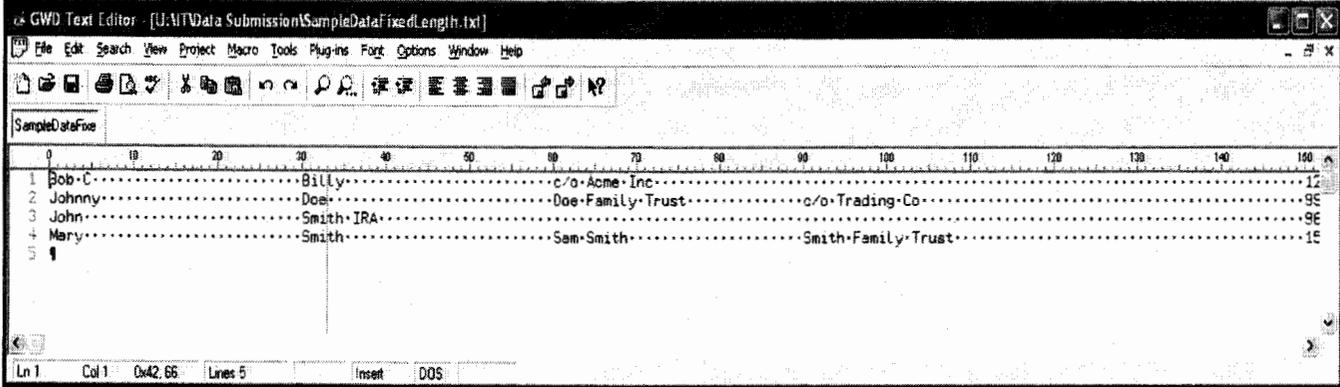
## ASCII Fixed Length – File Submission Guidelines

In the interest of ensuring the highest degree of data integrity, the preferred file format for all data submission is the ASCII Fixed Length or ASCII Tab Delimited file format, in the following layout.

Please be sure to specify the case name and Control Totals, for example, the total number of accounts provided in all accompanying files.

Field	Length	Starting Position	Ending Position	Type	Description
First Name	30	1	30	Character	Primary account holder first name
Last Name	30	31	60	Character	Primary account holder last name
Name2	30	61	90	Character	Secondary name(s)
Name3	30	91	120	Character	Secondary name(s)
Name4	30	121	150	Character	Secondary name(s)
Address 1	30	151	180	Character	First address line
Address 2	30	181	210	Character	Second address line
City	30	211	240	Character	
State	2	241	242	Character	
Zip Code	5	243	247	Character	
Foreign Province	30	248	277	Character	
Foreign Zip Code	10	278	287	Character	
Foreign Country	30	288	317	Character	
E-mail Address	75	318	392	Character	
CUSIP	15	393	407	Character	CUSIP number of the security traded.

### Sample File Screen Shot



## ASCII Tab Delimited – File Submission Guidelines

Field	Length	Type	Description
First Name	30	Character	Primary account holder first name
Last Name	30	Character	Primary account holder last name
Name2	30	Character	Secondary name(s)
Name3	30	Character	Secondary name(s)
Name4	30	Character	Secondary name(s)
Address 1	30	Character	First address line
Address 2	30	Character	Second address line
City	30	Character	
State	2	Character	
Zip Code	5	Character	
Foreign Province	30	Character	
Foreign Zip Code	10	Character	
Foreign Country	30	Character	
E-mail Address	75	Character	
CUSIP	15	Character	CUSIP number of the security traded.

### Sample File Screen Shot

```

1 First Name» Last Name» Name2» Name3» Name4» Address1» Address2» City» State» Zip» Foreign Province» Foreign Zip Code» Foreign
2 Bob»C» Billy» c/o»Acme»Inc» » » 1234»Main»Street» » San»Francisco» Ca» 91234» » » bbilly@xyz.com»
3 Johnny» Doe» Doe»Family»Trust» c/o»Trading»Co» » 999»Front»Street» Suite»500» San»Jose» Ca» 94321» » »
4 John» Smith»IRA» » » 9876»Main»Blvd.»» Edmonton» » » Alberta»T6R»2J7»Canada» jsmith@xyz.com» 2681601R
5 Mary» Smith» Sam»Smith» Smith»Family»Trust» » 158»Sternstrasse» » Hamburg»» » » 22609» Germany»mssmith@
6
  
```

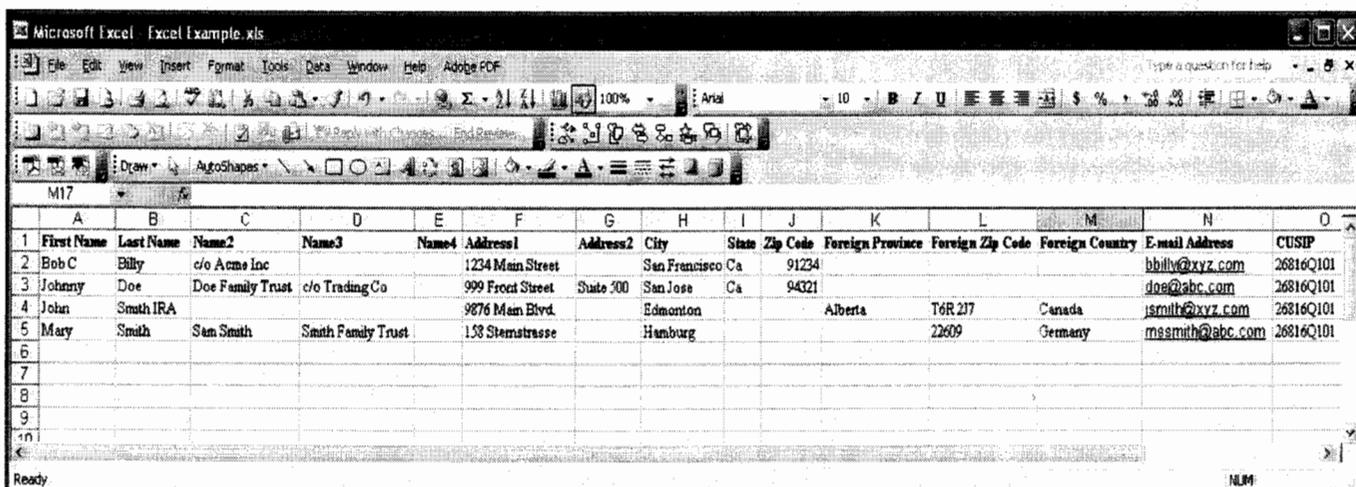
## Microsoft Excel - File Submission Guidelines

Please only use Microsoft Excel file format if submitting data in ASCII Fixed Length or ASCII Tab Delimited file formats is not feasible. However, if your data exceeds 65,536 rows (the maximum Excel page limit), then an ASCII Fixed Length or ASCII tab delimited file is required.

Please be sure to specify the case name and Control Totals, for example, the total number of accounts provided in all accompanying files.

Field	Cell Format	Maximum Length	Description
First Name	Text	30	Primary account holder first name
Last Name	Text	30	Primary account holder last name
Name2	Text	30	Secondary name(s)
Name3	Text	30	Secondary name(s)
Name4	Text	30	Secondary name(s)
Address 1	Text	30	First address line
Address 2	Text	30	Second address line
City	Text	30	
State	Text	2	
Zip Code	Text	5	
Foreign Province	Text	30	
Foreign Zip Code	Text	10	
Foreign Country	Text	30	
E-mail Address	Text	75	
CUSIP	Text	15	CUSIP number of the security traded.

### Sample File Screen Shot



# EXHIBIT D



7950 Jones Branch Drive • McLean, Virginia 22108  
(703) 854-3400



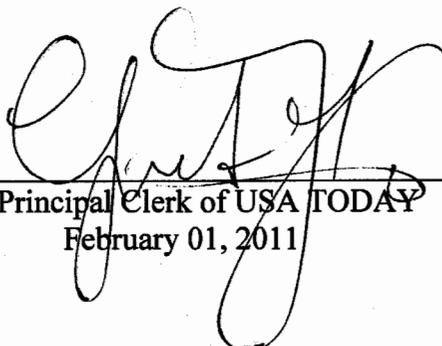
**VERIFICATION OF PUBLICATION**

**COMMONWEALTH OF VIRGINIA  
COUNTY OF FAIRFAX**

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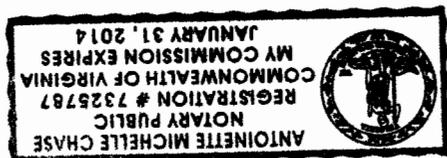
Being duly sworn, Claudia Prudencio says that she is the principal clerk of USA TODAY, and is duly authorized by USA TODAY to make this affidavit, and is fully acquainted with the facts stated herein: on **Tuesday, February 1, 2011** the following legal advertisement – **HOUSEHOLD INTERNATIONAL, INC.** - was published in the national edition of USA TODAY.

**Recycling**

  
Principal Clerk of USA TODAY  
February 01, 2011

This 1st day of February month  
2011 year.

Antoinette Michelle Chase  
Notary Public



# Answers about travel to Egypt

## Many cruises, tours called off for a while

By Laura By USA TODAY

As U.S. residents and travelers scramble to leave Egypt after a U.S. State Department warning and offer of evacuation flights, other would-be tourists wonder whether they'll get their money back for canceled trips. Answers to some common questions:

### Q: I'm in Egypt now. How do I get out?

A: The U.S. State Department said Monday it has evacuated more than 1,200 Americans from Egypt aboard government-chartered planes and expects to fly out roughly 1,400 more in the coming days. The flights are going to "safe havens" in Europe, most likely Athens, Istanbul and Nicosia, Cyprus. Flights from Cairo will continue for several days and may expand to Luxor or other Egyptian cities, if needed. Travelers with tickets on commercial airlines should contact the carriers first. The State Department warns that priority on evacuation charters will be given to those with serious medical conditions, and the cost (typically that of a one-way commercial flight) must be reimbursed. Travelers needing evacuation should e-mail [EgyptEmergencyUSC@state.gov](mailto:EgyptEmergencyUSC@state.gov) or call 202-501-4444. Updates are also being posted via the State Department's Twitter feed and at [travel.state.gov](http://travel.state.gov). Global Rescue, a travel assistance and rescue company, says it has been asked to evacuate about 250 people — mostly Americans — from Egypt since Friday. So far, it's flown such as Amman, Jordan; Prague; Istanbul; and Athens.

### Q: Are commercial airlines still flying from Egypt?

A: Several carriers, including Delta (which flies between Cairo and New York), Germany's Lufthansa and Air Berlin, and Egypt's LOT, have suspended flights. Others, including British Airways, are still flying but with schedules adjusted to daytime hours to comply with a government curfew.

### Q: Are cruise lines and tour companies canceling their departures?

A: For the most part, yes. Abercrombie & Kent, Avalon Waterways, Grand Circle, Gate 1, Viking and Unworld have suspended Nile River cruises and tours. According to a Jan. 28 poll of United States Tour Operators Association members, 35% had canceled their Egypt itineraries.

### Q: I'm booked on a future trip to Egypt. Can I get my money back?

A: Maybe. According to the tour operators association, most members are "allowing travelers to reschedule trips for a future date without penalties, issuing credits for future travel or refunding payments." For example, General Tours has canceled all Egypt tours through March. It's offering cash refunds or the option to reschedule for clients booked through Feb. 28 and the choice of a later departure or one-year credit for those booked March 1-31. But Ronen Paldi of Yalla Tours USA, which has canceled all Egypt departures through Feb. 13, says refunds are still uncertain because travel payments have already been made to Egyptian suppliers and communication is "impossible."

### Q: Will insurance cover me?

A: According to Chris Harvey, CEO of the travel insurance comparison website Squaremouth, most policies with travel provisions cover civil unrest. Some offer "political evacuation," which covers the cost of transporting travelers to a safe place. As for canceling an upcoming trip, says Harvey, most policies specifically exclude civil unrest, leaving travelers on the financial hook if their travel company issues a refund. Travelers who've purchased "cancel for any reason" policies, however, are still covered — generally, for 75% of the trip's cost.

Contributing: Roger M. Gese Sloan, The Associated Press



Getting out: A tourist charges her computer at Cairo's international airport Monday. Cairo's airport was a scene of chaos and confusion Monday as thousands of foreigners sought to flee the unrest in Egypt and countries around the world scrambled to send in planes to fly their citizens home. AP

# Internet blockade unprecedented

## Protesters organize old-fashioned way

By Byron Acobado USA TODAY

It has happened before in Tunisia, Burma, Iran and China. An authoritarian government takes steps to cut off political dissidents from using social networks and text messaging to rally followers. But when Egypt shut down public access to the Internet and mobile services nationwide, it set a new benchmark. "No country with a modern Internet infrastructure and significant dependence on Internet communication, like Egypt, has ever taken this action," says Craig Labovitz, chief scientist at network security firm Arbor Networks.

Last Thursday officials of President Hosni Mubarak's government contacted telecoms and Internet service providers, who operate under a federal license, and ordered them to shut down public access. The digital blockade immediately slowed Web traffic into and out of Egypt, says Patrick Gilmore, chief network architect at Akamai, which helps big websites operate more efficiently. "As for the average citizen, the Internet no longer exists," Gilmore said on Monday. "If you're an Internet user in Egypt, you're offline."

Meanwhile, protest groups have continued to mobilize. A few are getting on the Internet by making toll calls to dial-up services in France. But primary communication is being done via couriers scouting on foot, motorcycles and other vehicles to homes of neighborhood leaders in charge of coordinating protests, says Neil Hicks, policy adviser of the non-profit advocacy group Human Rights First. "They're using old-fashioned word of mouth," he says. A printed manual circulating widely in Egyptian cities includes illustrated instructions for everything from what to wear to a protest to how to minimize injury while being attacked by police.

The communications blockade appears to have minimally disrupted protesters. Meanwhile, Egypt has also chafed off a "main avenue for commerce and business communication," says Judy Westby, CEO of consultancy Global Cyber Risk.

Mubarak appears to be turning a deaf ear to any complaints from

captains of the nation's key industries: tourism, banking and real estate. "Any pressure from the commercial sector will be drowned out or ignored at this point," Westby says. "The government is trying to survive, not pacify business."

Could a similar digital blockade happen in the U.S. or Western Europe? That's highly unlikely, security experts say, due to the redundant nature of the Internet and mobile services. It would take shutting down operations of "dozens or hundreds of telecommunication companies," Labovitz says. Mike Geide, senior security researcher at network security firm Zscaler, says access to Egyptian Internet cafes and to banking networks that process and handle financial transactions are stalled. "In this digital age, not having access to the Internet has effectively isolated Egypt from all parts of the world — which is detrimental to the financial stability of Egypt and companies operating within Egypt," Geide says.

Protesters are showing few signs of backing down. "We're seeing an enormous disruption of the economy and everyday life in Egypt," Hicks says.

# Fiat paints brand as sophisticated fashion

Continued from 1B

grabbing, Fiat wants to avoid it being seen as a fad.

"We need to weave ourselves into American culture," said Laura Soave, the executive tagged to lead Fiat-brand marketing in the U.S., at a San Diego press event for the 2012 Fiat 500.

To do that, Fiat intends to portray itself as a purveyor of sophisticated European design and a sunroof. Think Italian fashion models, gelato and designer leather goods, not checked tablecloths and the cast of Jersey Shore.

"Never mind that U.S.-market 500s actually will be assembled at Chrysler's complex in Itaska, Mexico, with engines from Michigan."

The 500 "is special product," having "become, in Europe, a fashion item," says Xavier Buequet, the Detroit-based head of Boston Consulting Group's automotive practice who has worked on both sides of the Atlantic. "It attracts a lot of young urban professionals."

To lure Millennials intimidated by car buying, Soave plans to make sure that Fiat doesn't mention the word dealership — they are "Fiat studios." Salespeople? "Fiat specialists." They'll be trained to develop a more personal relationship with buyers, to escort them through the process.

"We have a tendency to bounce (customers) around, not build a relationship," Soave explains about why she's changing the buying experience. Though she admits the 500 looks cute, she says she thinks as many men will buy one as women.

"We don't have a bud vase inside," she cracks, a reference to a signature retro feature in the female-skewed Volkswagen New Beetle. A performance version of the sunroof, there's a little more headroom in cars without the sunroof.

Soave and other Fiat executives say they've decidedly uncomfortable talking about likely



Out of the past, into the future: An original, left, and a modern version of the Fiat 500 parked adjacent to each other in London. The original Fiat 500 began production in 1957. BY GUY SELLER, GETTY IMAGES

buyers because they defy stereotyping. Passersby admiring 500s lined up curbside in San Diego weren't all young, and the young weren't all crazy about it.

One woman in the age group where Fiat expects to find its sweet spot, Vanessa Christensen, 23, thought the cars are too small. "I do a lot of sports, and they would never work for me," she said.

But her father, Ron Christensen, 64, declared the Fiat 500 "cute as hell" and said he wants to buy one. He owned Fiats and Alfa Romeos decades ago. More recently, he says, he saw 500s in Europe, where it rolled out in 2007.

He says he never had much mechanical trouble with his old Fiats, but many owners did, and the brand gained a reputation for being problem-plagued before it pulled out of the U.S. market.

### Warranty heavy

Reliability remains a brand issue, judging from J.D. Power and Associates' 2010 Vehicle Owner Satisfaction Study in Europe. Fiats were rated third-worst among car brands sold in France, second-worst in Britain and at the bottom in Germany.

Though Fiat's surveys show most U.S. consumers have little memory of the brand's last foray here, executives beefed up the warranty to try to allay reliability concerns. The 500 will come with a four-year or 50,000-mile, bumper-to-bumper warranty. Routine maintenance is free for three years.

Beyond reliability concerns, the 500's other big challenge in the U.S. could be its size. The head of a 6-foot, 2-inch front-seat passenger squashes against the sunroof; there's a little more headroom in cars without the sunroof. Soave, however, boasts that

there's more interior room overall in the 500 than in the Mini Cooper — 85.1 vs. 81.6 cubic square feet — even though the Fiat is about 5 inches shorter. It's also taller, however.

Fiat executives play on nostalgia for the original 500. More than 4 million Cinquecentos (500 in Italian) were built from 1957 to 1975. Warm, fuzzy feelings worked for VW's New Beetle and for BMW, with its revival of the Mini.

"To some extent, the Fiat will share that same (nostalgia) bump," says Charlie Vogelstein of IntelliChoice. "It's an iconic design."

Sensing it would be a winner, Fiat and Chrysler CEO Sergio Marchionne pushed to bring the 500 into the U.S. as soon as possible.

But Marchionne's subordinates say they knew the car had to be adapted to better fit American consumers.

There's more insulation to reduce noise in the cabin and a softer-ride suspension than in Europe. The automatic is now a rear wheel drive is designed to emerge undamaged from car washes. The gas tank, at 10.5 gallons, is larger because Americans drive longer distances. Cup holders were redesigned for larger drinks.

### Little touches

Managers debated whether to add features, fitting practically against style. Comfort when it came to the pull-down armrest on the driver's seat. "I went to the mat on the armrest," says Mary Ann Quigley, product manager on the 500. The cruise control buttons went onto the steering wheel because adding a stalk "looked like it didn't belong there."

Will the little touches pay off? Rebecca Lindland, analyst for IHS

Automotive, thinks so. "It's fashion," she says of the 500 after giving it a test drive. "It's not like they are reinventing things."

She admired how snugly the car's body panels fit together and said it's fun to drive. Plus, she noted, the Fiat will be inexpensive to operate.

Says Lindland, "It's an appropriate nameplate for the times."

# Consumer spending saw boost in 2010

By Martin Crutsinger The Associated Press

WASHINGTON — Americans spent at the fastest pace in three years in 2010, boosted by a strong finish in December. Consumer spending rose 0.7% in December, the sixth-consecutive monthly increase, the Commerce Department reported Monday.

## The economy

Household income rose 0.4%, the same as in November. For all of 2010, consumers boosted spending 3.5%. That was the biggest increase since a 5.2% rise in 2007, before the recession began.

The government reported Friday that consumer spending rose at a 4.4% rate in the final three months of 2010 — the most since 2006 and boosting holiday revenue for retailers. Economists expect a cut in Social Security taxes will lift January's spending, and incomes evened further than December.

But Paul Dales, senior U.S. economist at Capital Economics, said the boost could be short-lived without job growth.

For 2010, incomes rose 3% after having fallen 1.7% in 2009. Still, incomes grew at the second-lowest annual pace in eight years.

The fact that spending rose faster than income meant the savings rate dipped slightly in December to 5.3% of after-tax income.

The savings rate edged down slightly to 5.3% for 2010, from 5.9% in 2009. Still the 2010 figure is well above the 1.0% hit in 2005 at the height of the housing boom, when rising home prices encouraged Americans to spend more.

The December spending gain was powered by a 1.5% rise in purchases of non-durable goods, such as clothing and food. Consumers boosted their spending 0.7% on long-lasting products such as autos and appliances. Spending on services rose 0.8%.

The increased activity is not leading to higher inflation. A price gauge tied to consumer spending showed prices outside of food and energy increased 0.7% in the 12 months ended in December, a record low.

Legal Notice

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

LAWRENCE E. JAFFE PENSION PLAN, On Behalf of Itself and All Others Similarly Situated, Plaintiff,  
vs.  
HOUSEHOLD INTERNATIONAL, INC., et al., Defendants.

Lead Case No. 02-C-5883 (Consolidated)  
CLASS ACTION  
Judge Ronald A. Guzman  
Magistrate Judge Nan R. Nolan

SUMMARY NOTICE

TO: ALL PERSONS WHO PURCHASED OR OTHERWISE ACQUIRED HOUSEHOLD INTERNATIONAL, INC. ("HOUSEHOLD") COMMON STOCK DURING THE PERIOD BEGINNING OCTOBER 23, 1997 THROUGH OCTOBER 11, 2002, INCLUDING (THE "CLASS")

YOU ARE HEREBY NOTICED, pursuant to an Order of the United States District Court for the Northern District of Illinois (the "Court") that a jury has returned a verdict (the "Jury Verdict") against Household and certain individuals (the "Trial Defendants") and in favor of purchasers of Household common stock between March 23, 2001 and October 11, 2002, for monetary damages caused by reason of the Trial Defendants' violations of the federal securities laws.

If you purchased or otherwise acquired Household common stock during the period beginning March 23, 2001 through October 11, 2002, inclusive, you may be entitled to a payment by reason of the Jury Verdict. To obtain a payment, you must submit a Proof of Claim form. If you have not received a detailed Notice of Verdict in Favor of Plaintiff Class and Against Household International, Inc., William Aldinger, David Schoenholz, and Gary Gilmer ("Notice") and Proof of Claim form, you may obtain a copy by writing to Household Securities Litigation by Gilmer & Co., LLC, P.O. Box 890003, Paltania, CA 94579-8003 or from the Internet at [www.HouseholdFraud.com](http://www.HouseholdFraud.com) or [www.gilmer.com](http://www.gilmer.com).

Proof of Claim forms must be submitted no later than May 24, 2011.

If you have any questions about the Jury Verdict, you may contact counsel for the plaintiff at the address listed below:

ROBBINS GELLER RUDMAN & DOWD LLP  
MICHAEL DOWD  
KEITH PARK  
SPENCER BURKHOLZ  
DANIEL DROSMAN  
655 West Broadway, Suite 1900  
San Diego, CA 92101  
[HouseholdFraud@grdlaw.com](mailto:HouseholdFraud@grdlaw.com)

PLEASE DO NOT CONTACT THE COURT OR THE CLERK'S OFFICE REGARDING THIS NOTICE.

BY ORDER OF THE COURT  
UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

DATED: January 11, 2011

# EXHIBIT E

Must Be Postmarked  
No Later Than  
September 12, 2011

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

**HSHD2**

LAWRENCE E. JAFFE PENSION PLAN, On Behalf  
of Itself and All Others Similarly Situated,

Plaintiff,

vs.

HOUSEHOLD INTERNATIONAL, INC., et al.,  
Defendants.

) Lead Case No. 02-C-5893

) (Consolidated)

) CLASS ACTION

) Judge Ronald A. Guzman

) Magistrate Judge Nan R. Nolan

ClaimIDBarCode ClaimIDBarDisplay

AccountNumber: XXXXXXXXXXXXXXXXX

Name1

Name2

Name3

Addr1 Addr2

City, State Zip-Zip4

Potential Recovery Exceeds \$250,000

On May 7, 2009, a jury verdict in the above-referenced litigation, pending in the U. S. District Court for the Northern District of Illinois was returned in favor of the plaintiff Class and against defendants Household International, Inc., William Aldinger, David Schoenholz and Gary Gilmer. As a result of the jury verdict, Class Members who purchased or otherwise acquired Household International common stock during the period beginning March 23, 2001 through October 11, 2002 (the "Damages Period") may be entitled to recover from the Verdict Fund.

A claim has been submitted on your behalf by either your custodian bank or a third-party claim-filing service. The estimated amount of your potential recovery is set forth above. If your claim is approved, you may be entitled to receive 100% of your Recognized Loss less your proportionate share of any attorneys' fees and expenses which may be awarded by the Court, assuming judgment is entered and not reversed on appeal. The jury in this case found that certain public statements issued about Household International, Inc. were false or misleading and that the price you paid for Household stock was inflated from March 23, 2001 – October 11, 2002 due to the defendants' violation of the securities laws.

**TO RECOVER FROM THE VERDICT FUND YOU MUST ANSWER THE QUESTION IN BOLD BELOW  
(OR EXPLAIN WHY YOU CANNOT DO SO) AND SIGN THIS FORM BELOW.**

**Question: If you had known at the time of your purchase of Household stock that defendants' false and misleading statements had the effect of inflating the price of Household stock and thereby caused you to pay more for Household stock than you should have paid, would you have still purchased the stock at the inflated price that you paid?**

NO  YES

If you cannot answer the question, please state the reason(s): \_\_\_\_\_

**I (WE) DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT ALL OF THE FOREGOING INFORMATION SUPPLIED ON THIS FORM BY THE UNDERSIGNED IS TRUE AND CORRECT.**

Executed this \_\_\_\_\_ day of \_\_\_\_\_ in \_\_\_\_\_

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(Sign your name here)

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(Capacity of person(s) signing, e.g., Beneficial Purchaser or Acquirer, Executor, Administrator or Investment Advisor to the Claimant)

