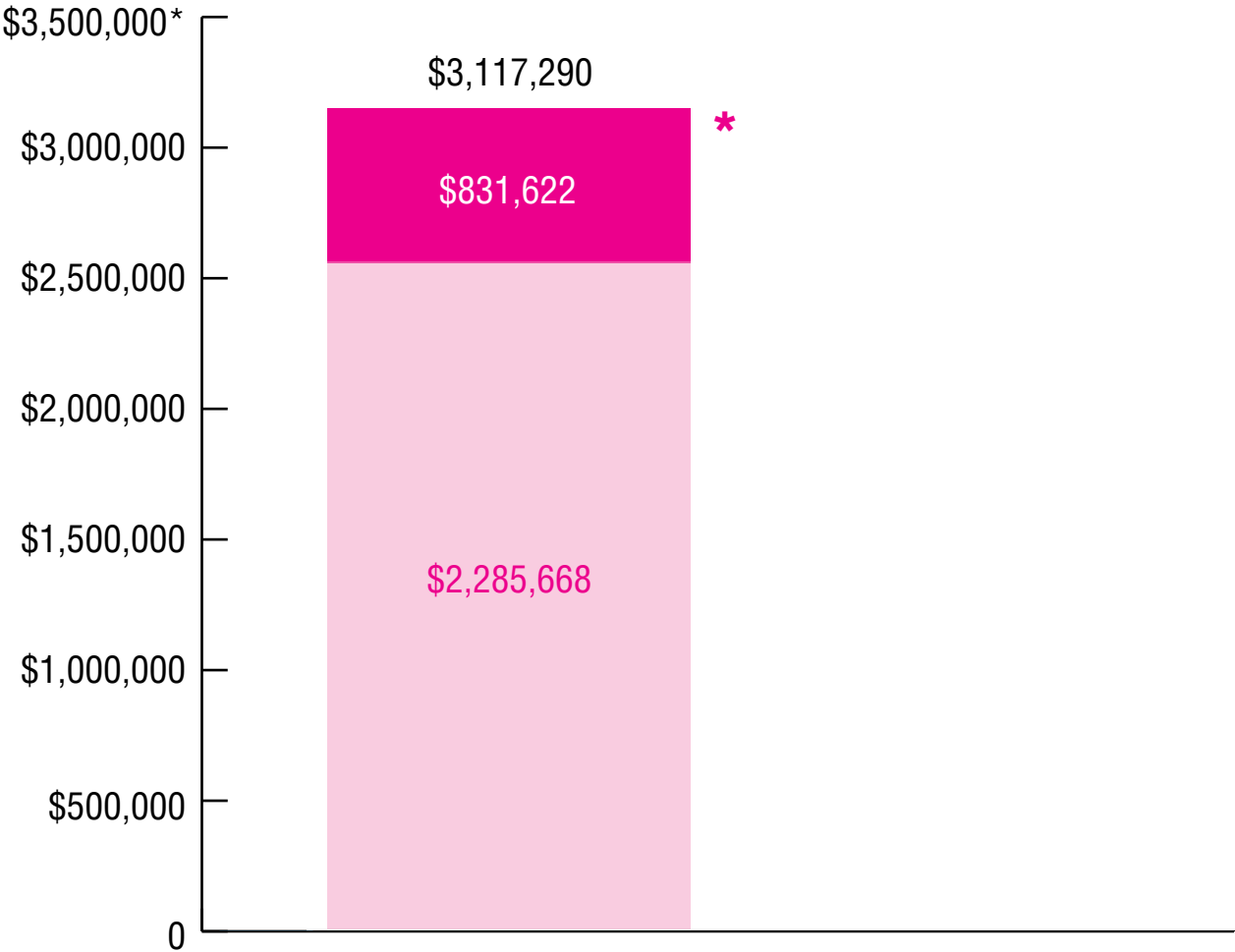


PROGRAMS TO EXPENSE RATIO 2008



PROGRAMS TO EXPENSE RATIO IS 73%

*** HHF RECEIVES SPECIFIC DONATIONS TO UNDERWRITE ALL ADMINISTRATION AND FUNDRAISING EXPENSES ALLOWING ALL PUBLIC DONATIONS TO SUPPORT OUR PROGRAMS**