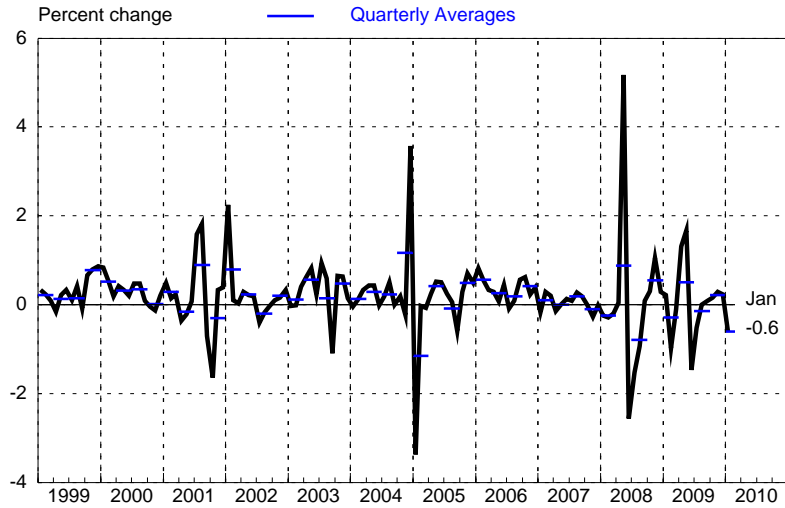


REAL DISPOSABLE INCOME

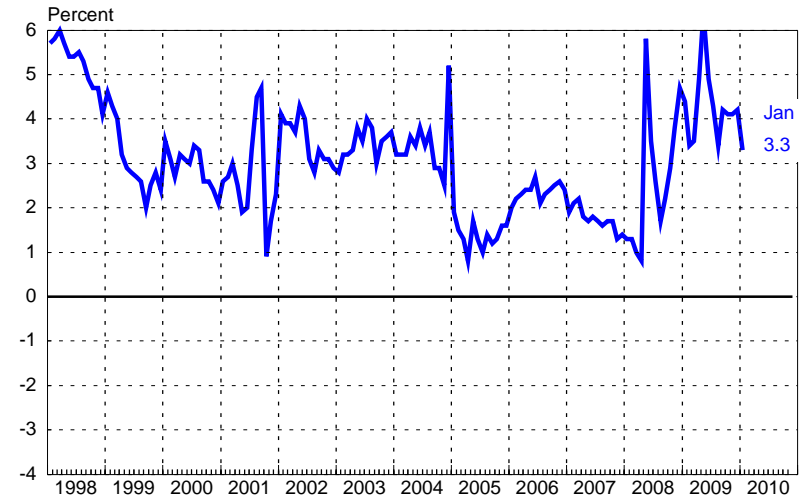
Seasonally Adjusted



Source: Bureau of Economic Analysis.

PERSONAL SAVING RATE

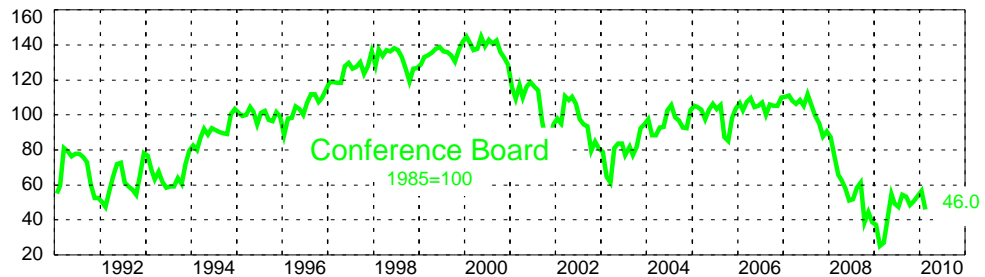
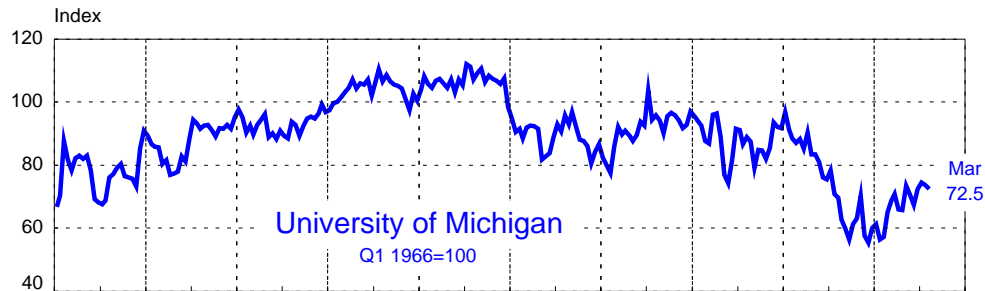
Seasonally Adjusted



Source: Bureau of Economic Analysis.

CONSUMER SURVEYS

Seasonally Adjusted



Sources: University of Michigan; NFO Research Inc. and The Conference Board.