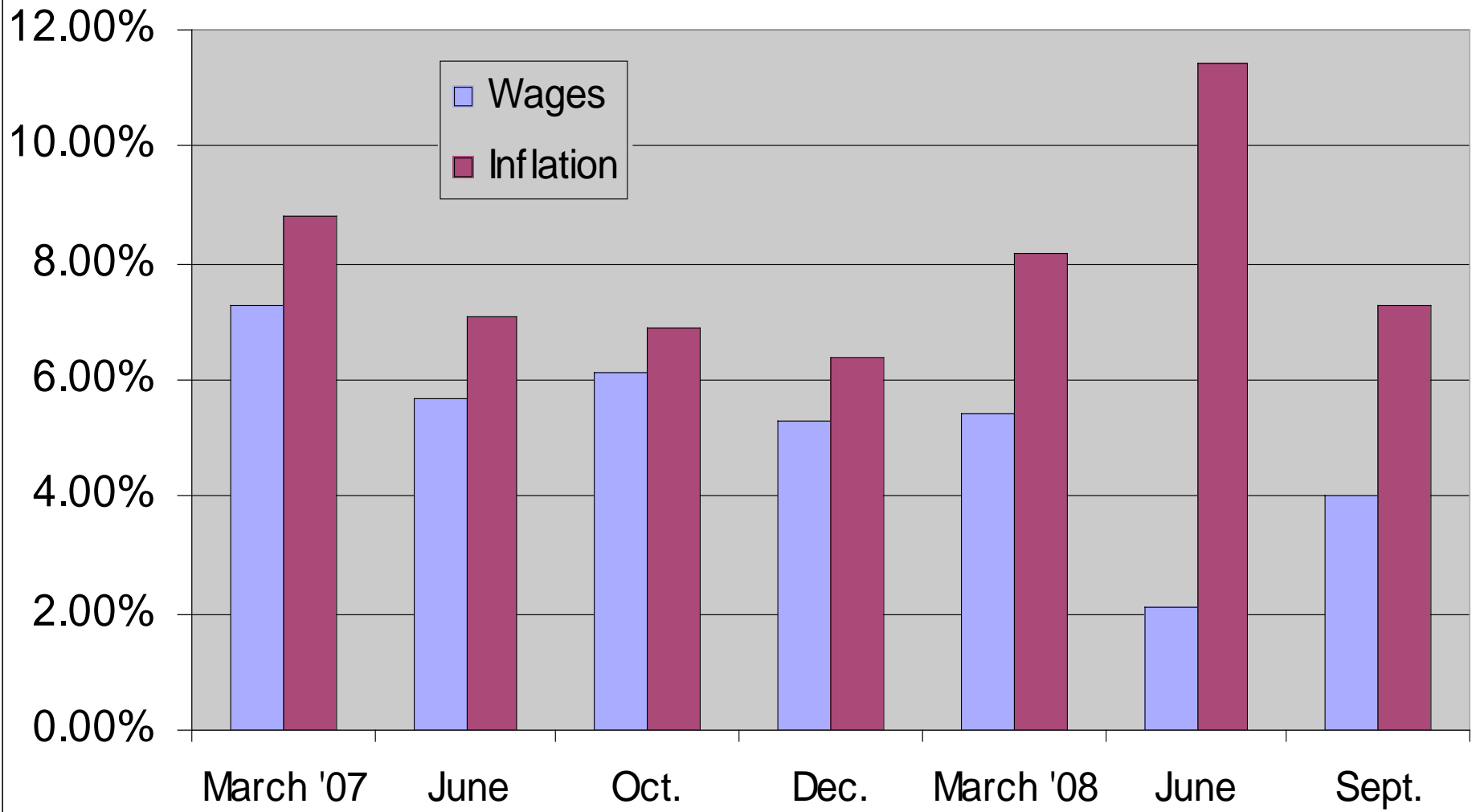
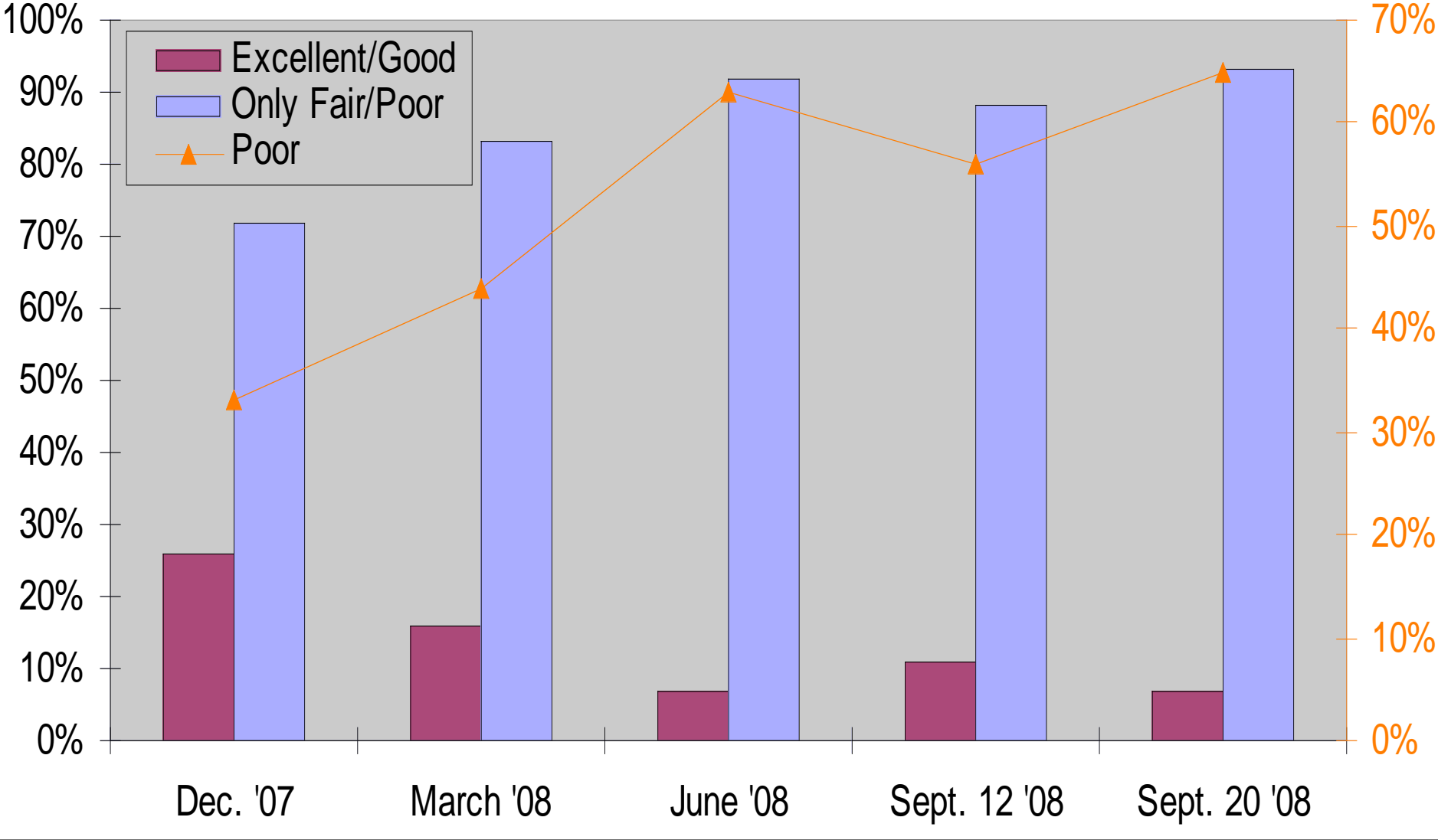


# Wage/Inflation Expectations

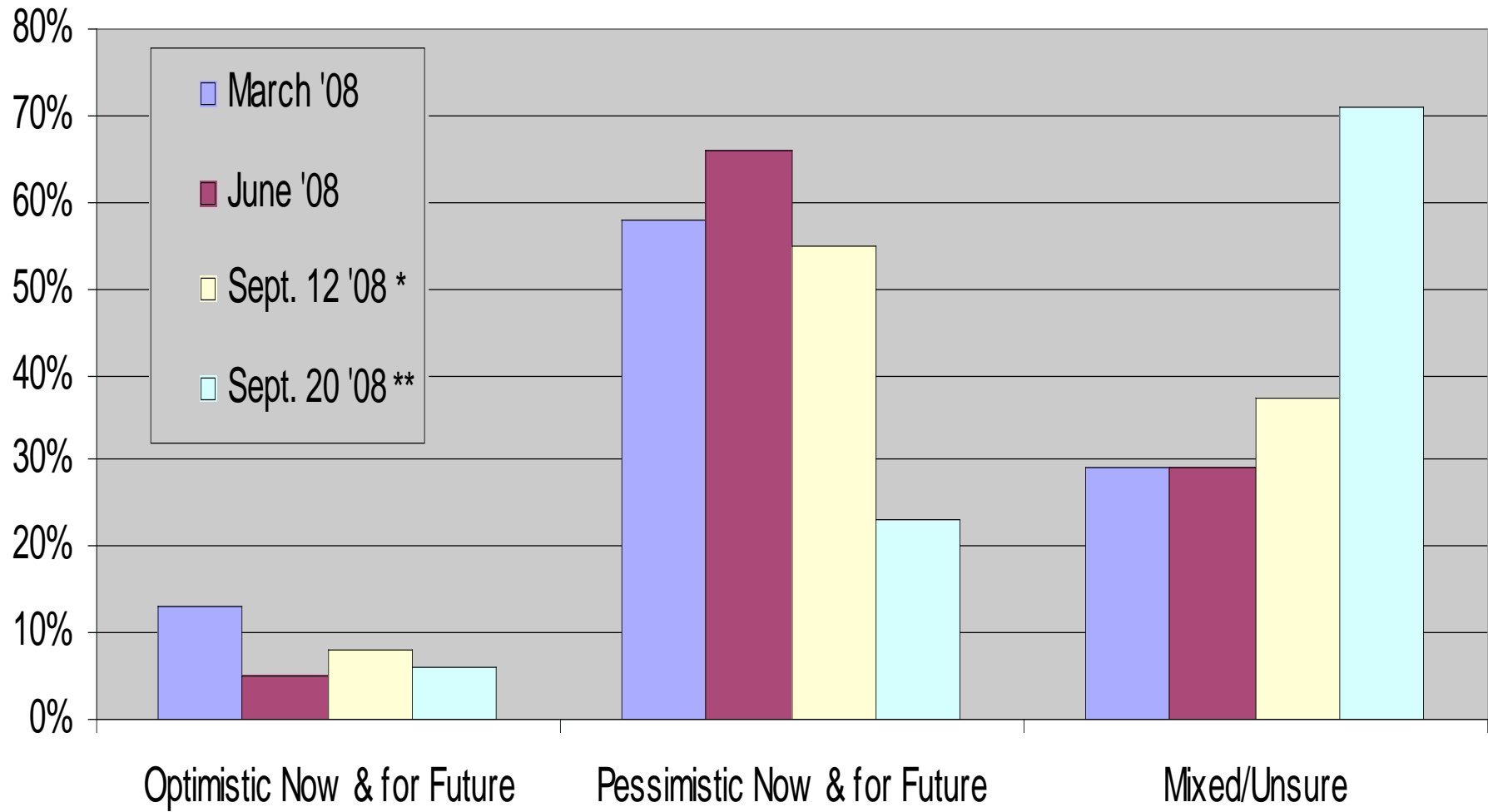
Avg. increase expected over next year



# State of the Economy



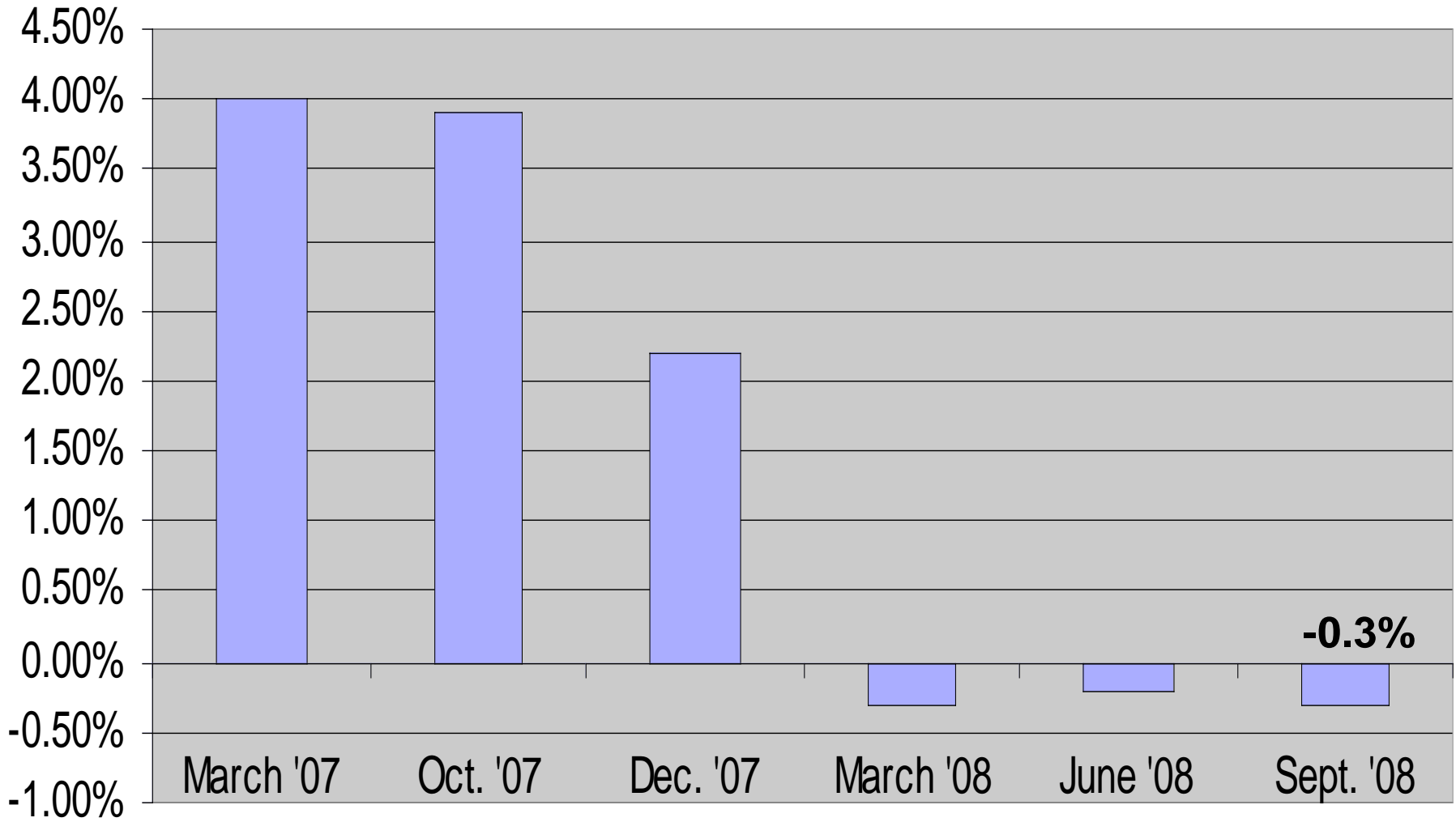
## Economy Now & Future



\*Before Financial Crisis

\*\*After Financial Crisis

# Home Value Expectations



## Spending Cutbacks as a Result of Gas Prices

