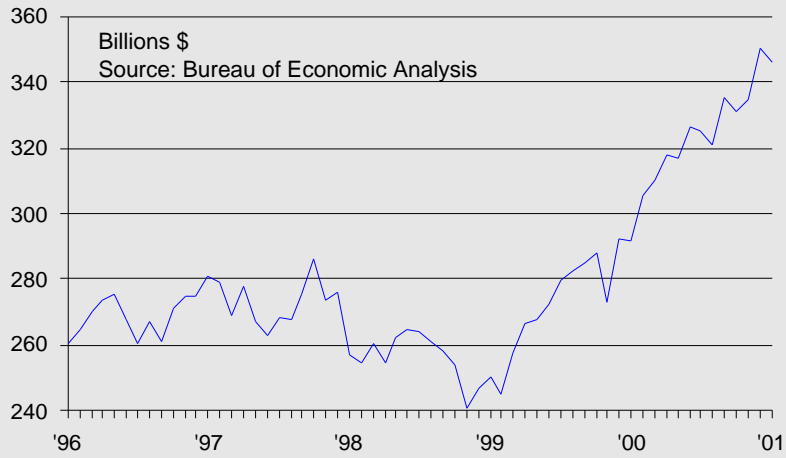
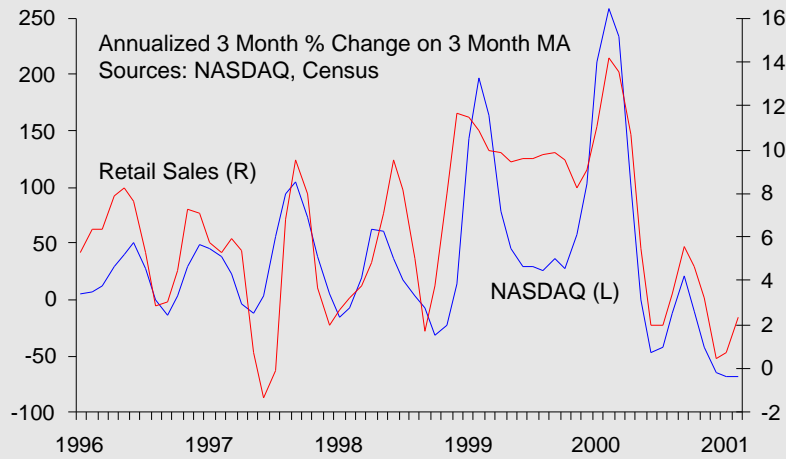


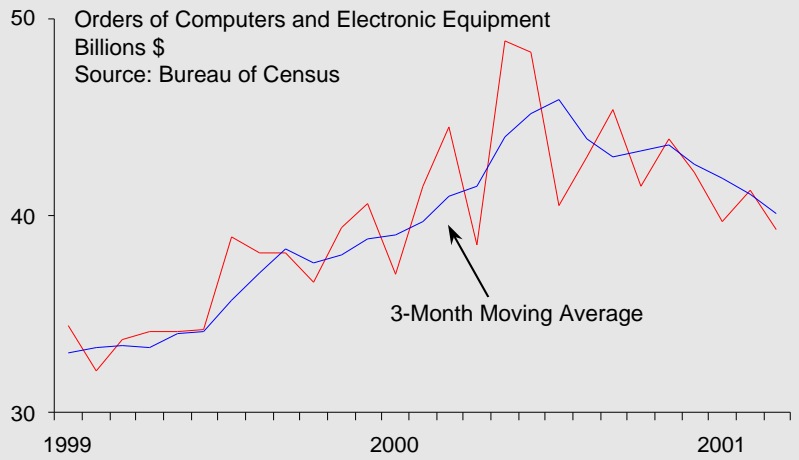
Consumer Spending on Energy Soars



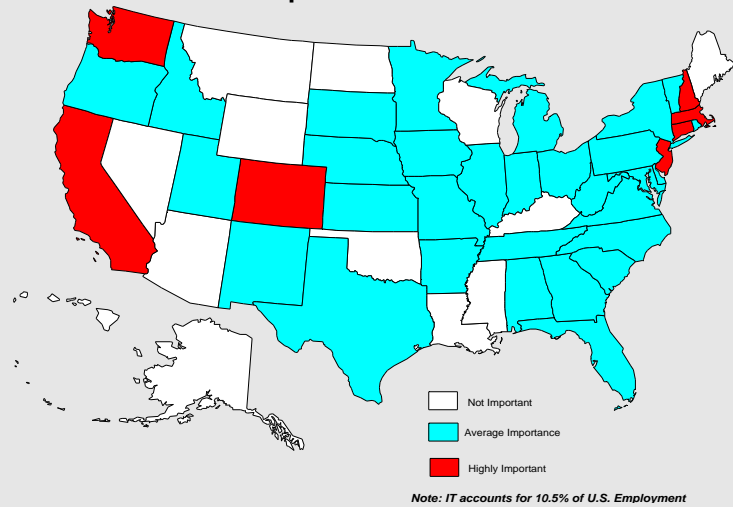
Wealth Effect at Work



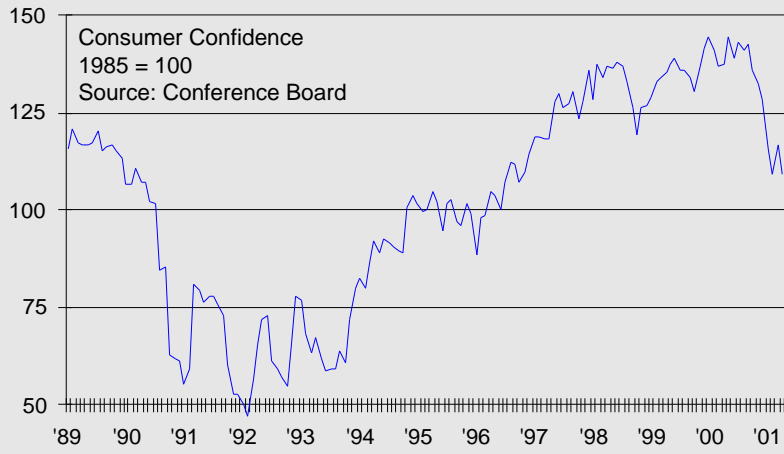
Falling Stock Prices Undermine IT Investment



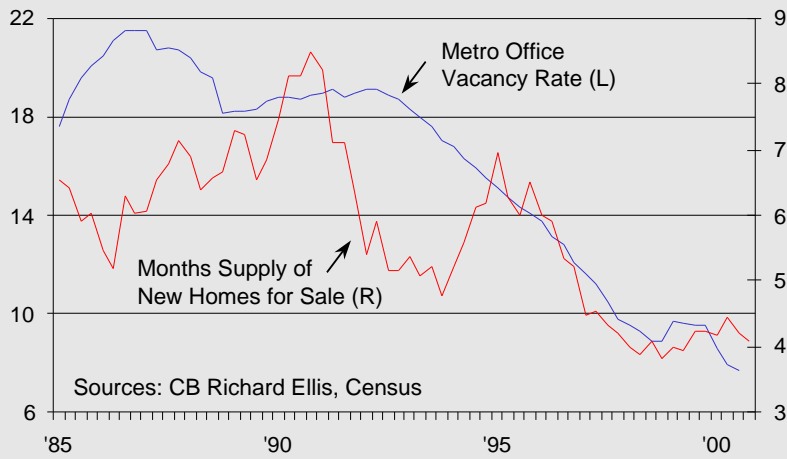
The Importance of IT Industries



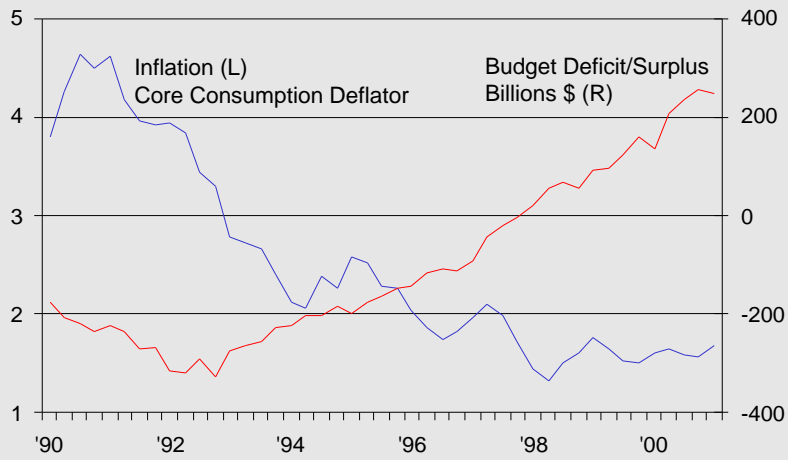
Consumer Confidence is Down, But Not Out



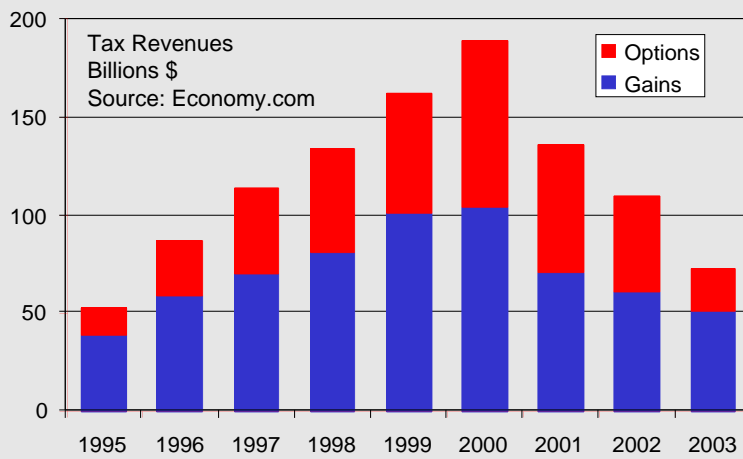
Real Estate Markets are Well Balanced



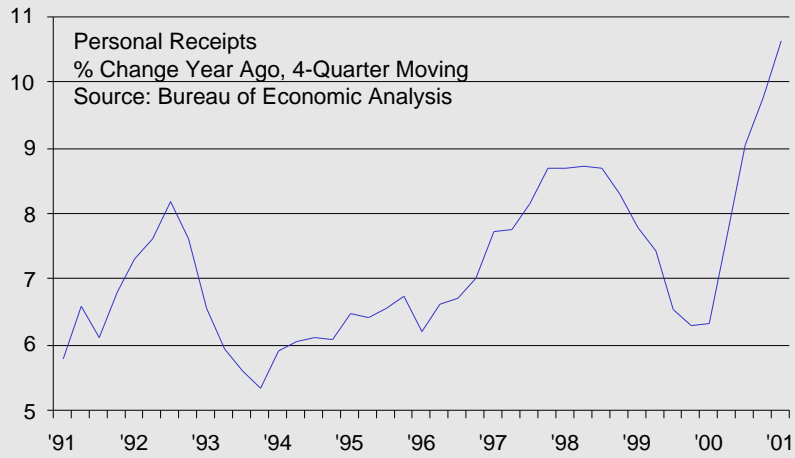
Policymakers Have Significant Latitude



Direct Budgetary Impact of Stock Market



S&L Personal Tax Receipts Have Surged



States at Fiscal Risk

