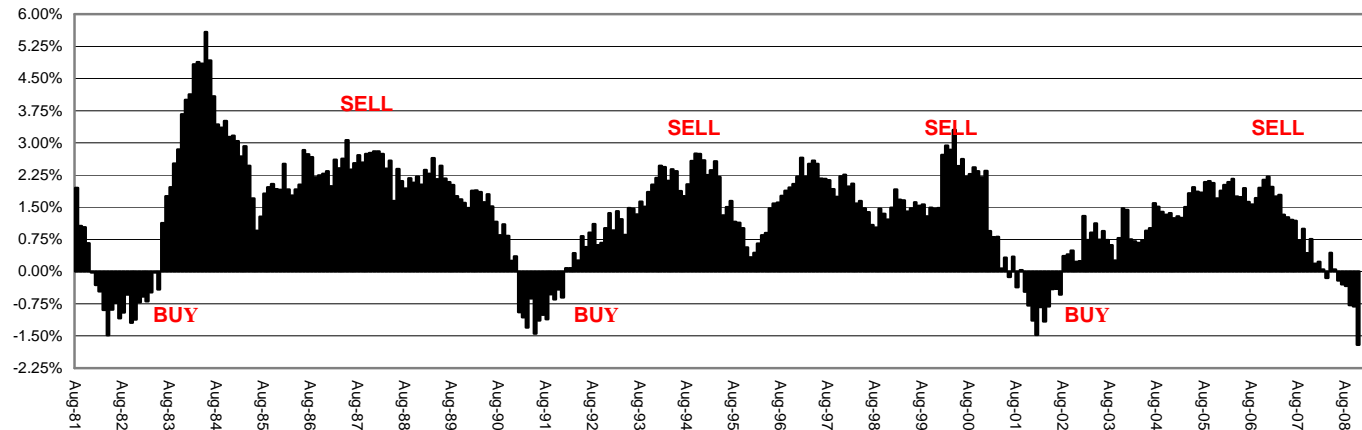


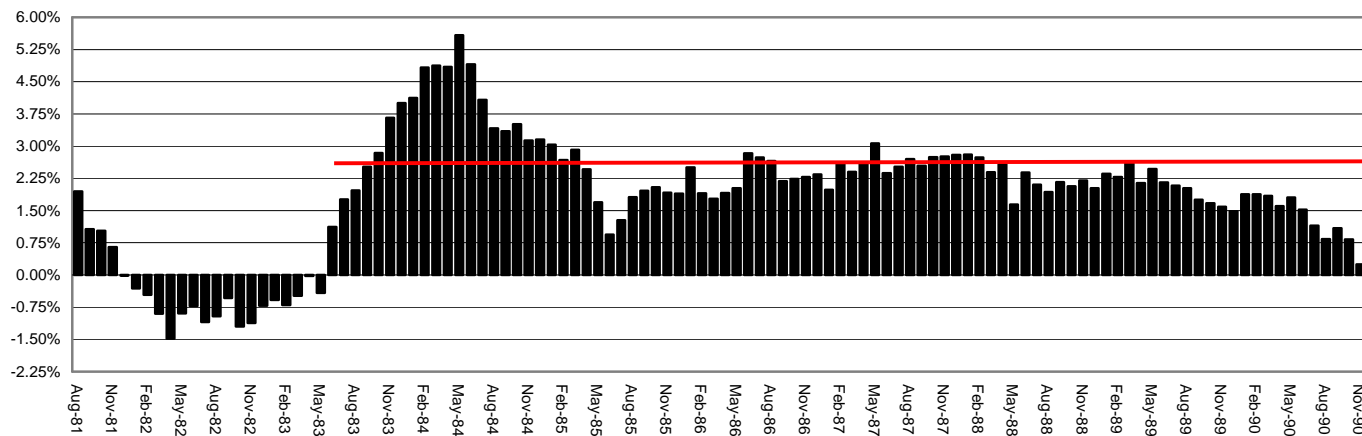
**US BUSINESS CYCLE
EXPANSIONS & CONTRACTIONS
4Q2008 UPDATE**

NOW IS THE TIME TO BUY!

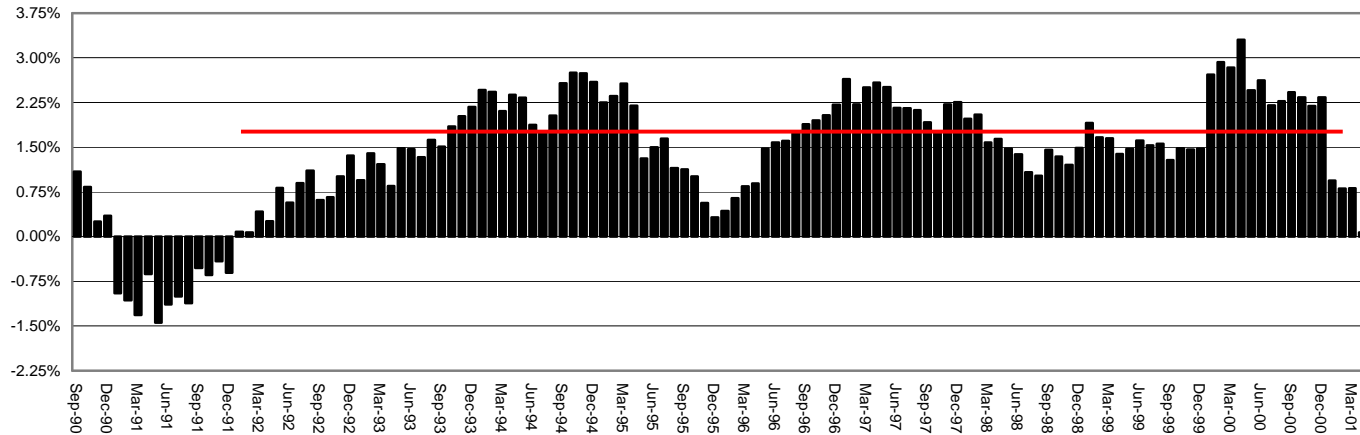
Employment Growth (Month-over-Month % Change)



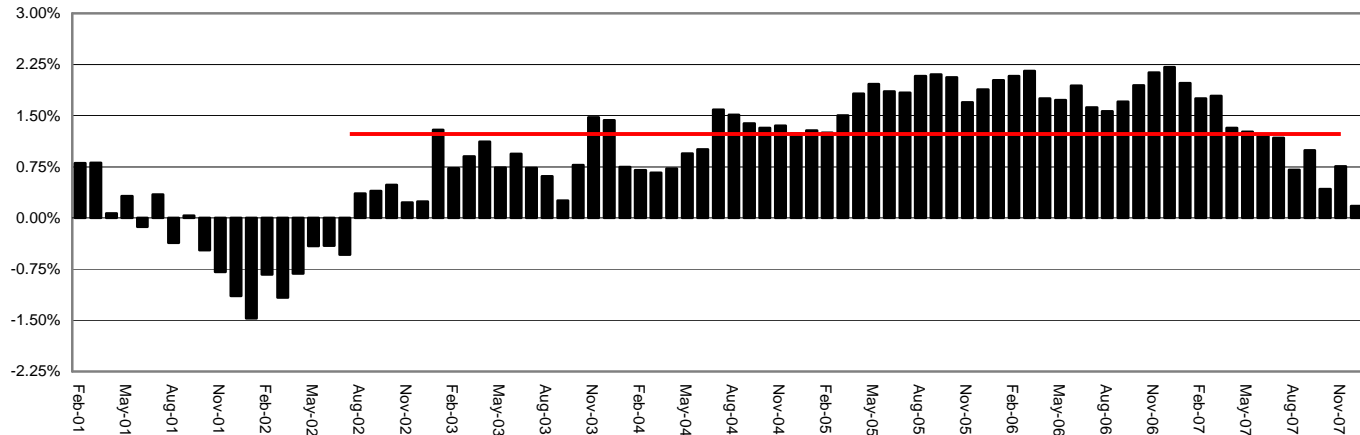
1980's Recession - Employment Growth (Month-over-Month % Change)



1990's Recession - Employment Growth (Month-over-Month % Change)



2000's Recession - Employment Growth (Month-over-Month % Change)



2007 Forward Recession - Employment Growth (Month-over-Month % Change)

