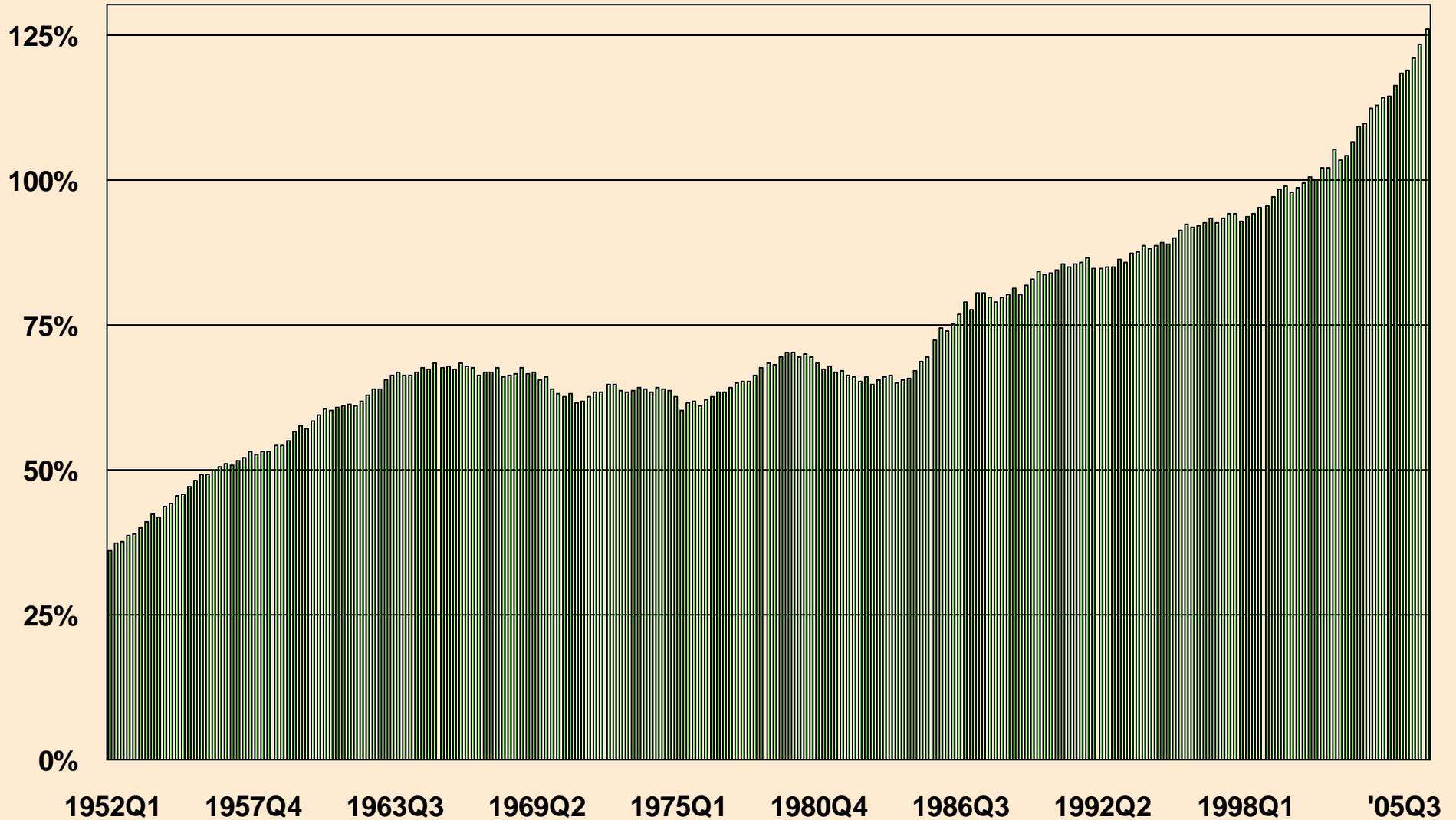


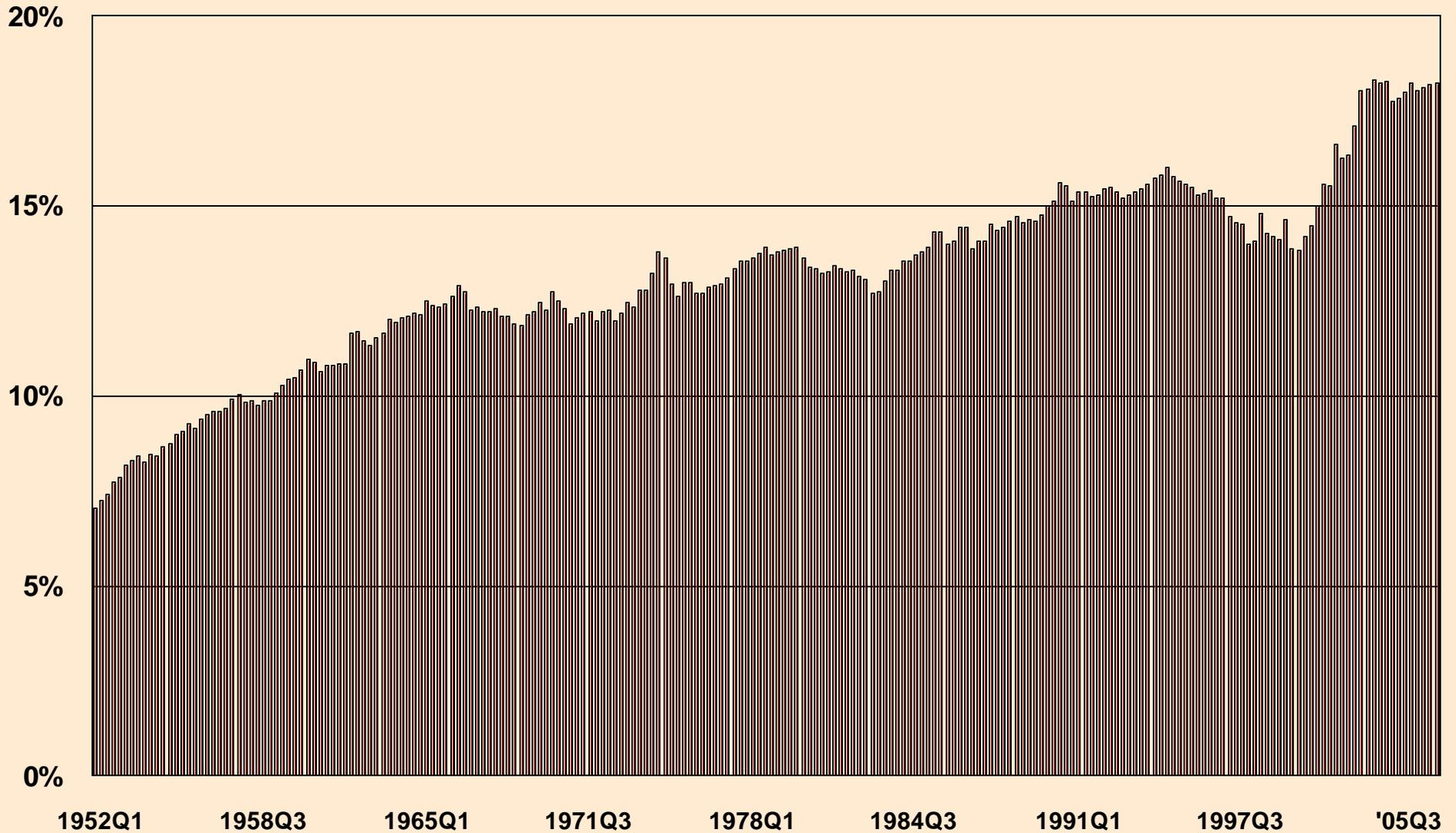
Personal Liabilities Soar vs Disposable Income

Total Personal Liabilities as Percent of Annual Personal Disposable Income



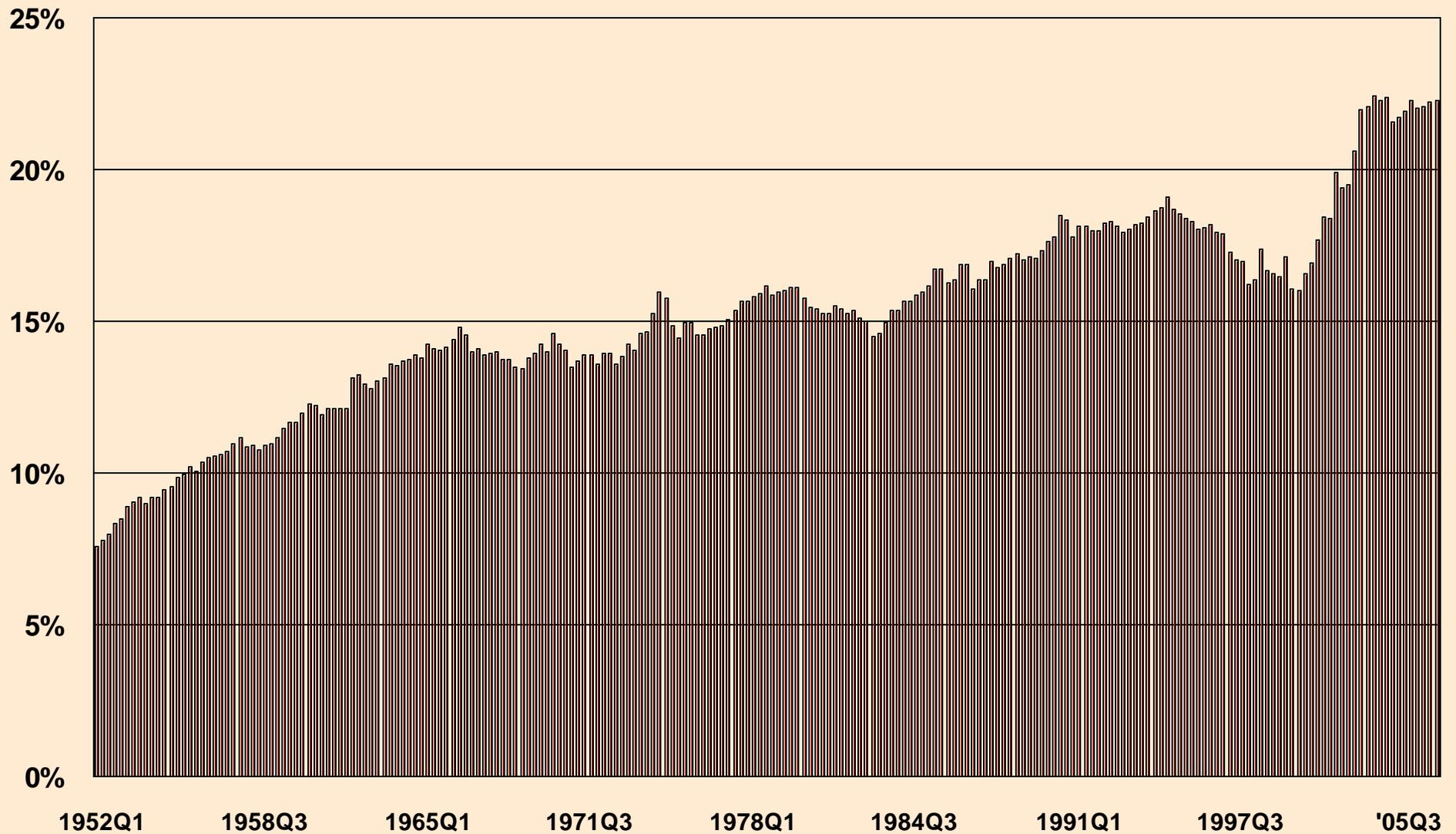
Ratio Soars of Household Liabilities to Assets

Household Liabilities as Percent of Household Assets



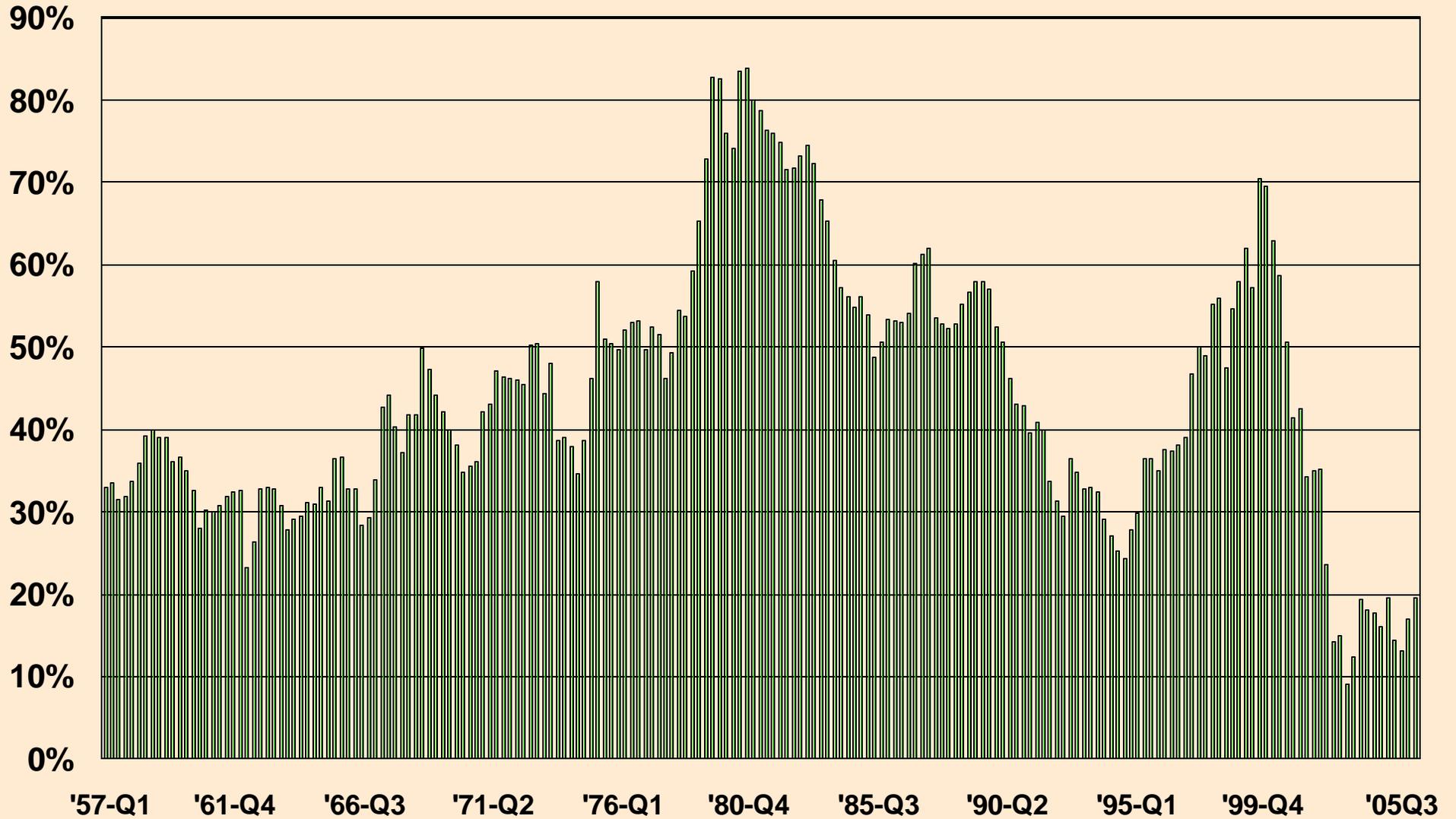
Ratio Soars of Household Liabilities to Net Worth

Household Liabilities as Percent of Household Net Worth



Growth in Personal Net Worth Slows Sharply

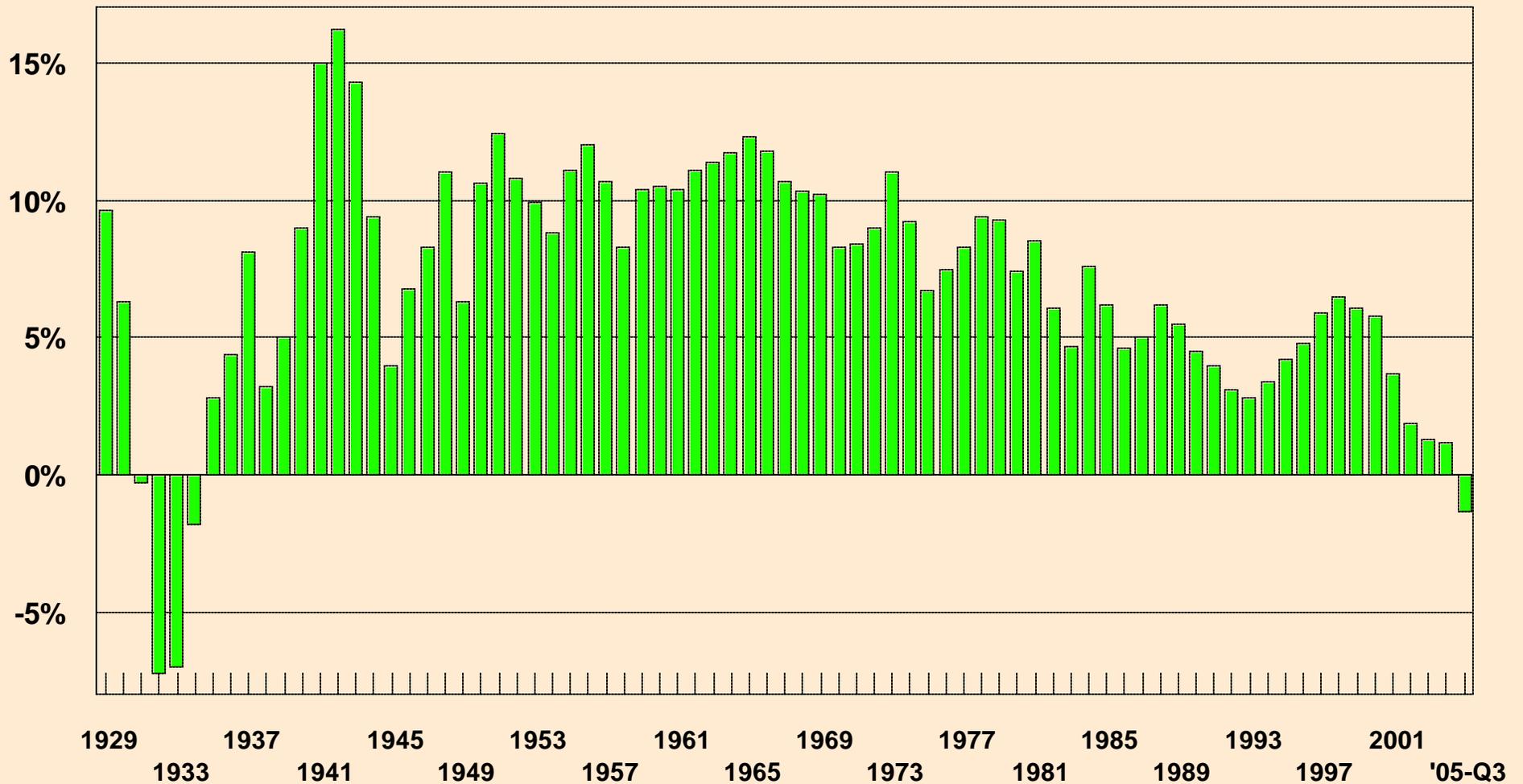
% Gain over 5 Years to date in Total Household Networth



Current Net National Savings Plunge

-1.3% Dissavings in 2005-Q3: worst since 1934

% Net National Savings to Gross National Income



Current Household Savings Plunge

-1.8% Dissavings in 2005-Q3: worst since 1933

% Current Household Savings to Disposable Income

