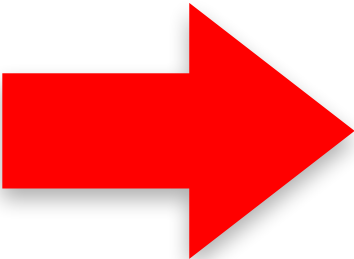


Shifts in the Consumption Line

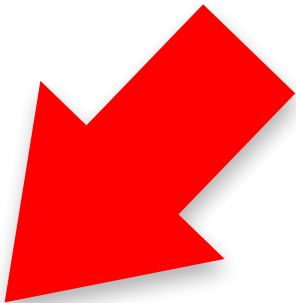
1. Changes in wealth

Stock prices drop


Home values drop



Wealth Decrease



Consumers feel poorer... spend less and save
more of their income

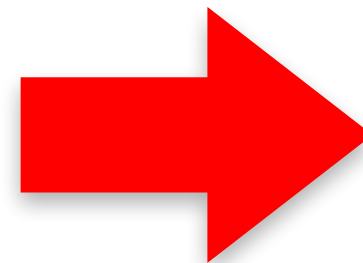


Selling price
of your home
decreased

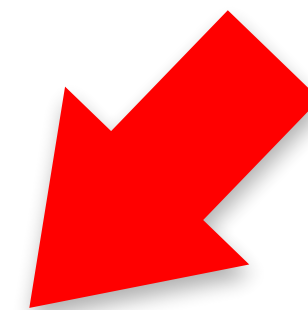
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