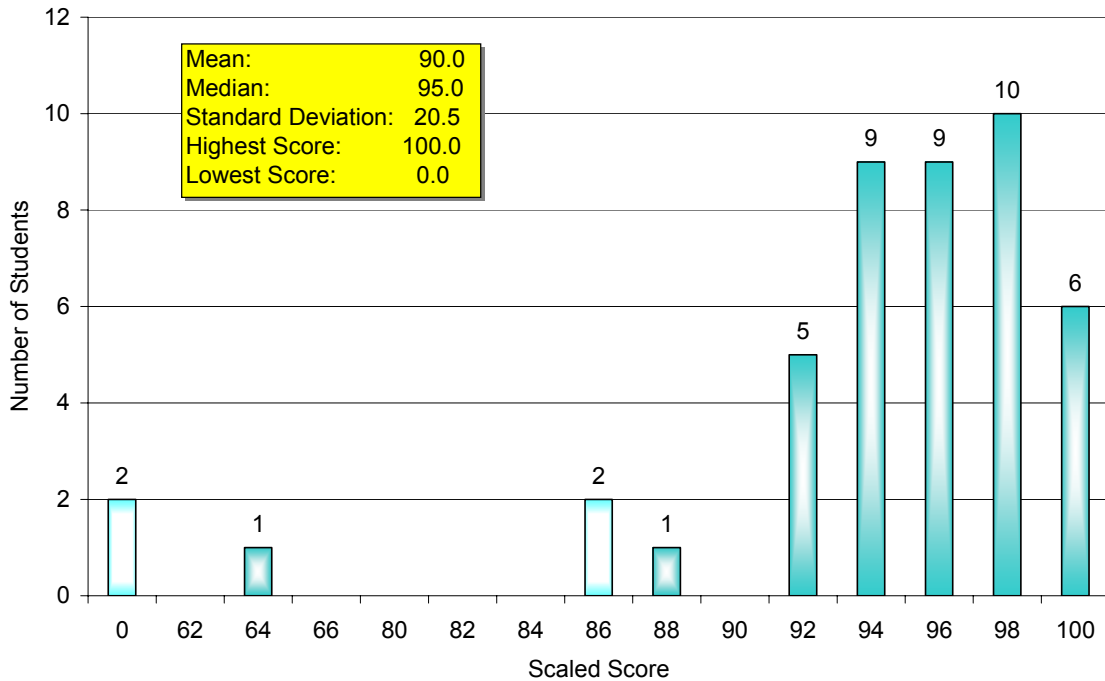
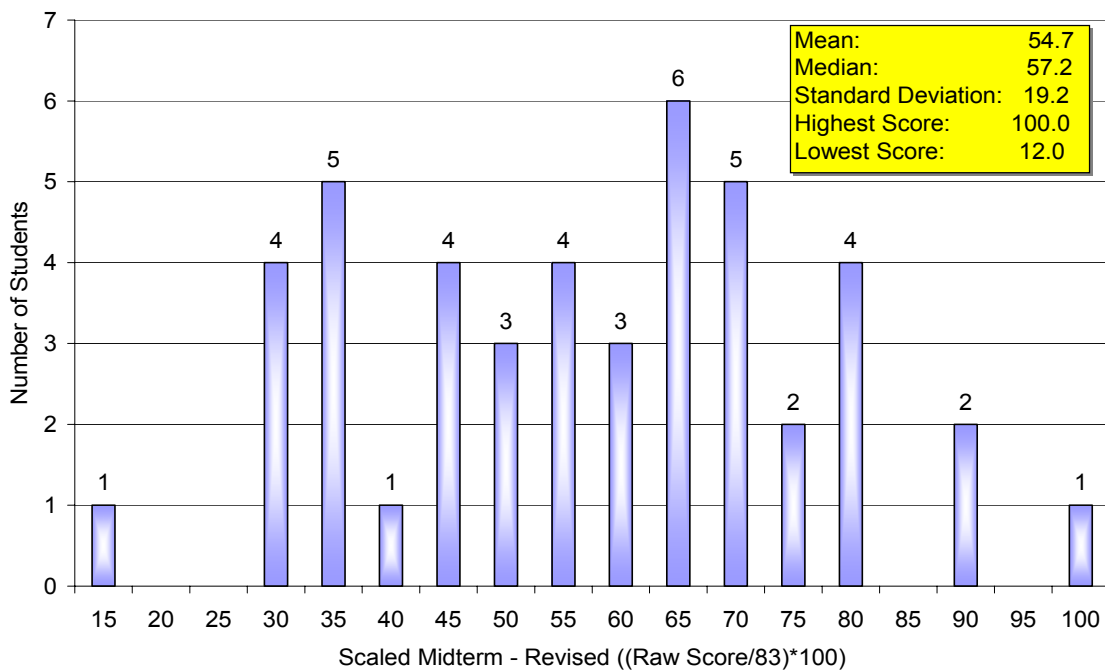


Fall 2004 Statistics

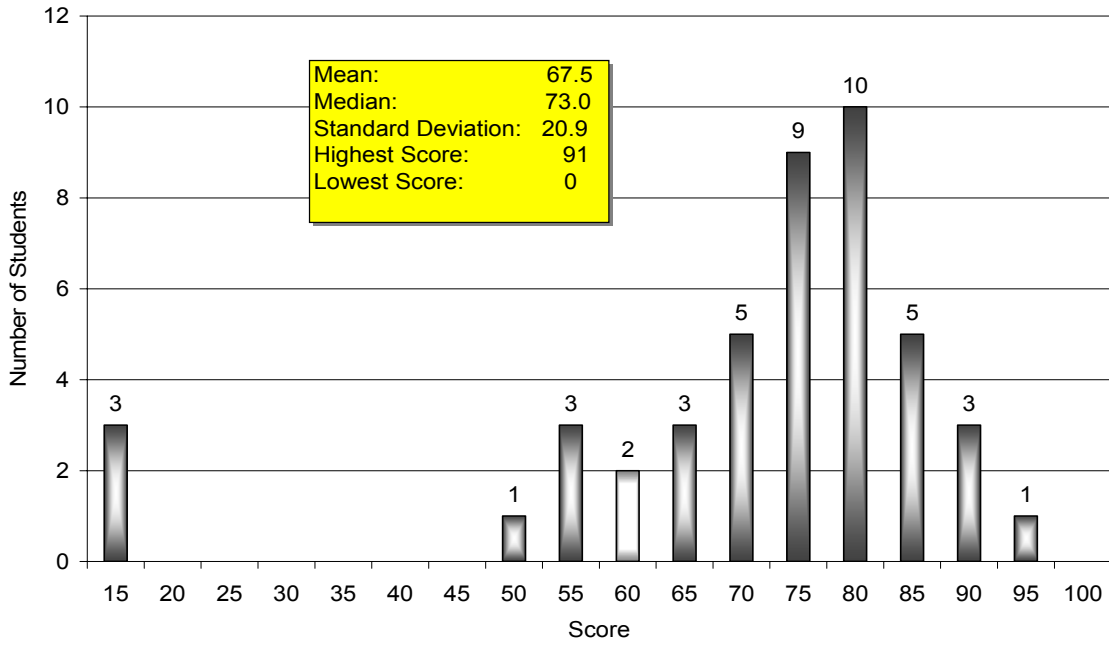
Angus Cartwright Case



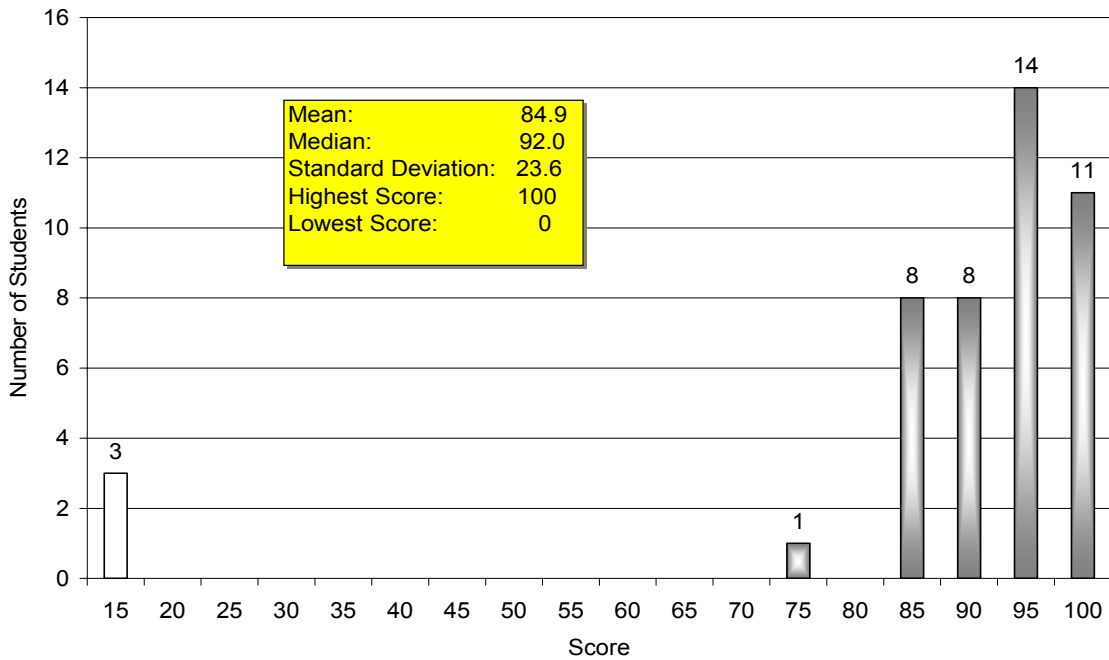
Scaled Midterm (Revised)



Back of Envelope (Solvency)



Homeownership



Macroeconomic Indicators

