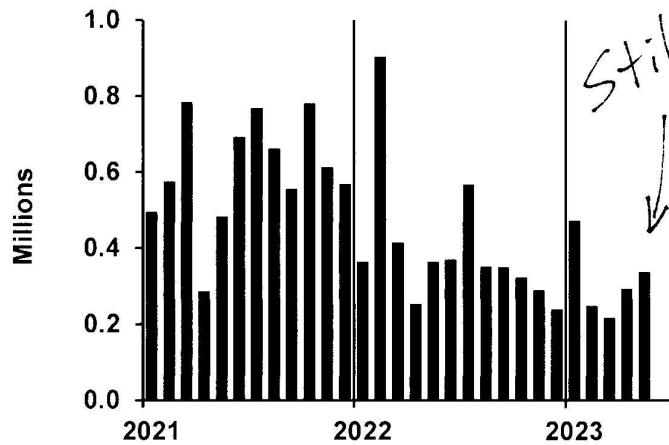
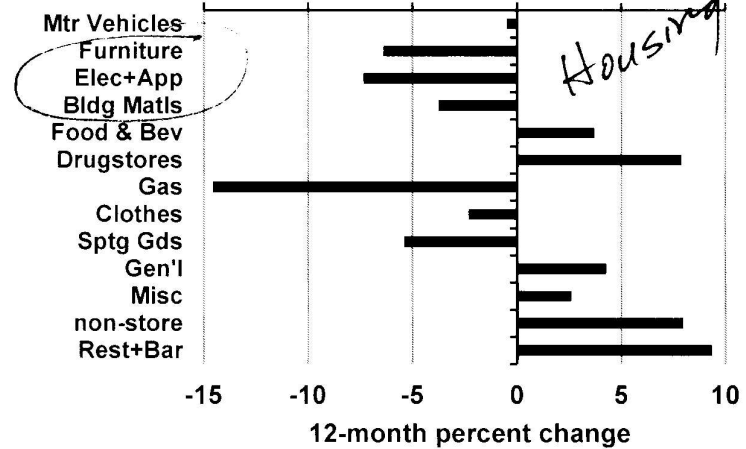


Net New Jobs



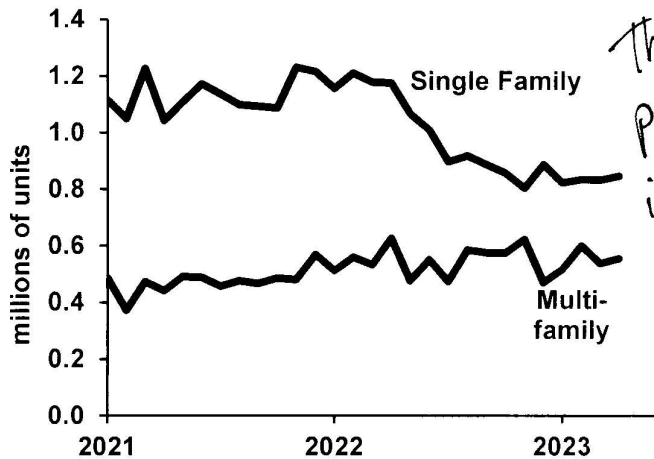
Still strong

Retail Sales Growth



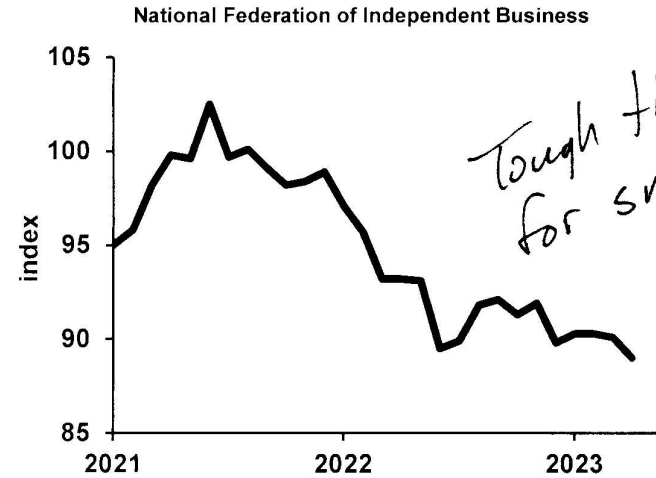
Housing-related soft

Housing Starts

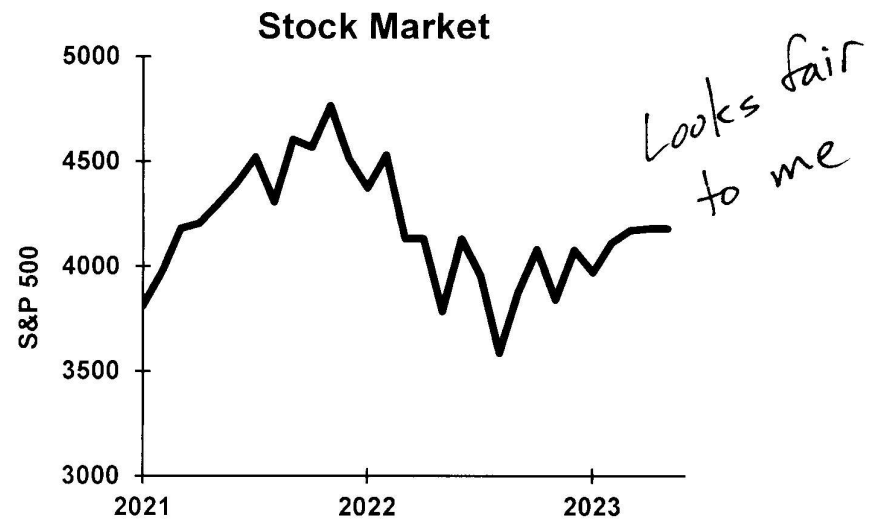
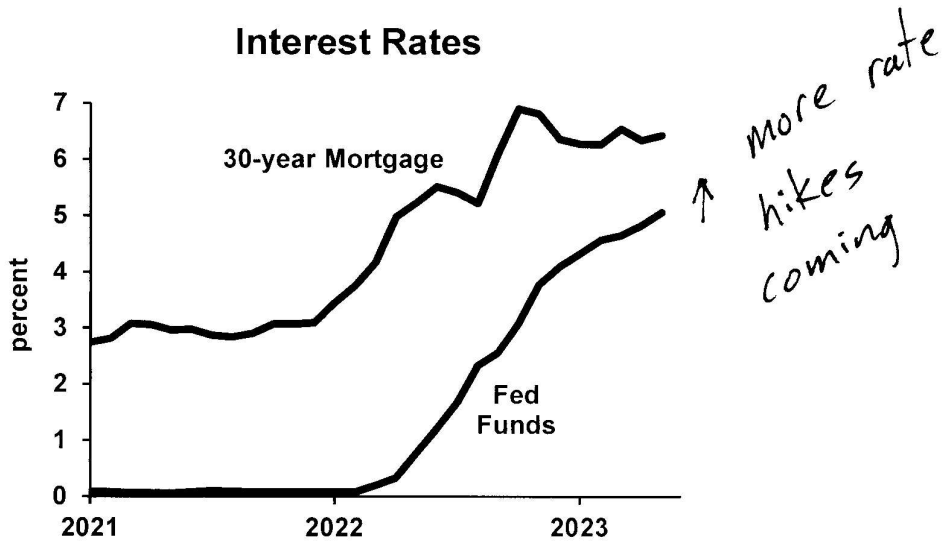
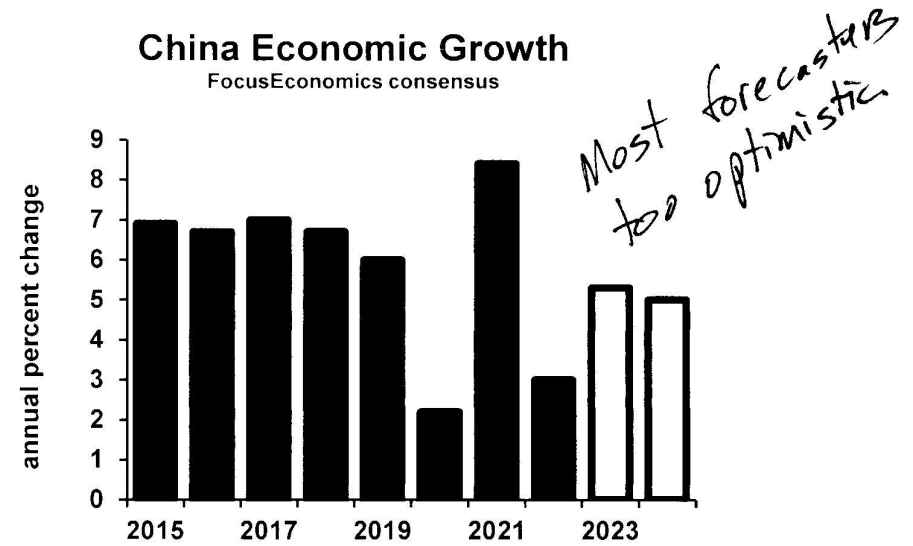
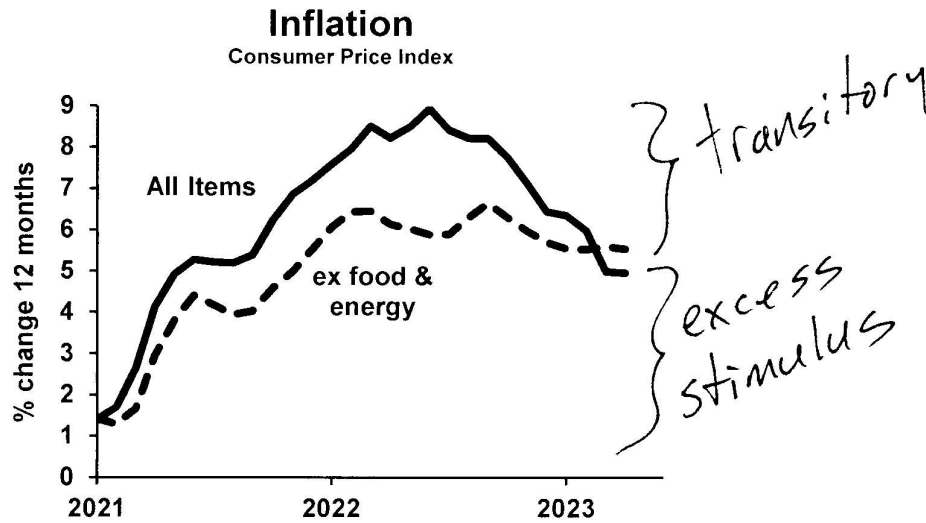


The usual pattern as interest rates rise; multi-family decline, too.

Small Business Confidence



Tough times for small biz.



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