



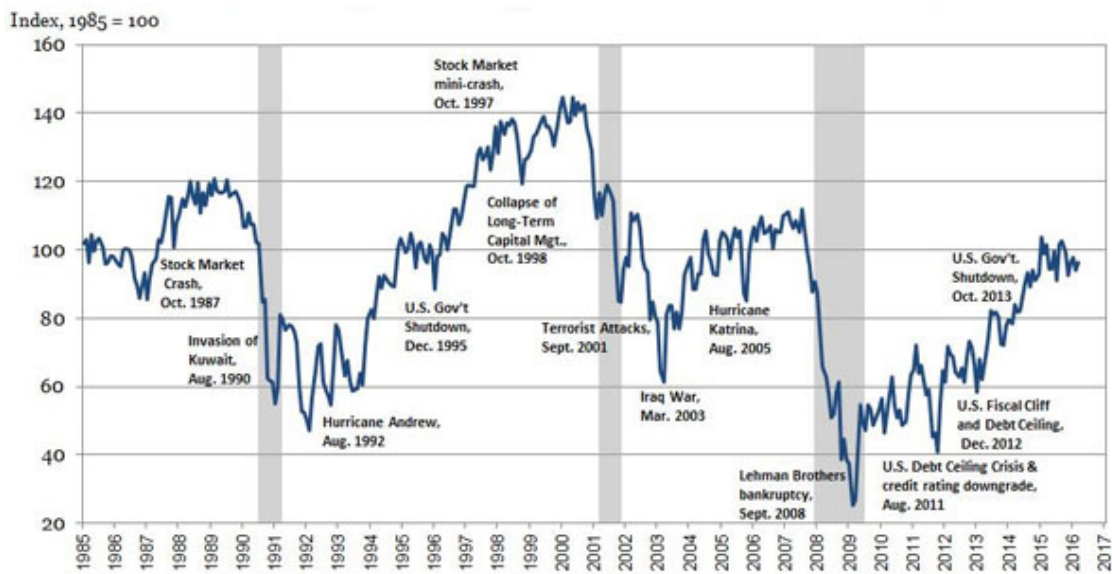
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Third Quarter 2016

Missing the Good Old Days of 2000

The good news - Americans on the whole are feeling a lot more confident of their future than we were in 2009. For that matter, we are more confident than we have been for much of the last 30 years. But we are still a long way from the heady days of 2000, when the worries about Y2K were behind us, the market had minted hundreds of new millionaires and life was full of potential!

CONSUMER CONFIDENCE INDEX



Shaded areas represent periods of recession.

Source: The Conference Board. Data from The Conference Board, Nielsen, TNS, NBER

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