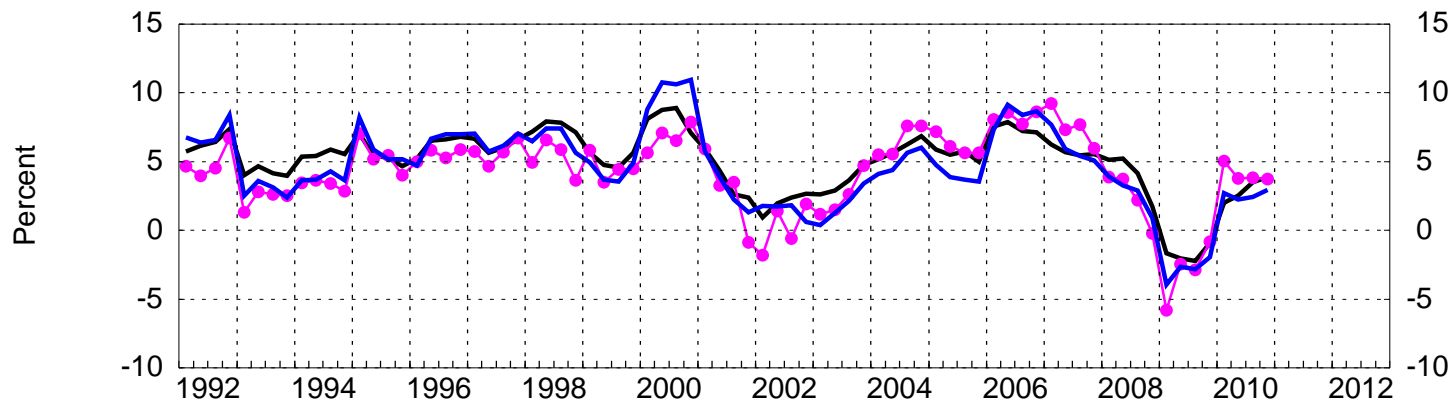


PERSONAL INCOME

Percent Changes from 4-Quarters Earlier



US (Black), NJ (Blue), NY (Purple)
Source: Bureau of Economic Analysis, Moody's Economy.com
WDRX_28