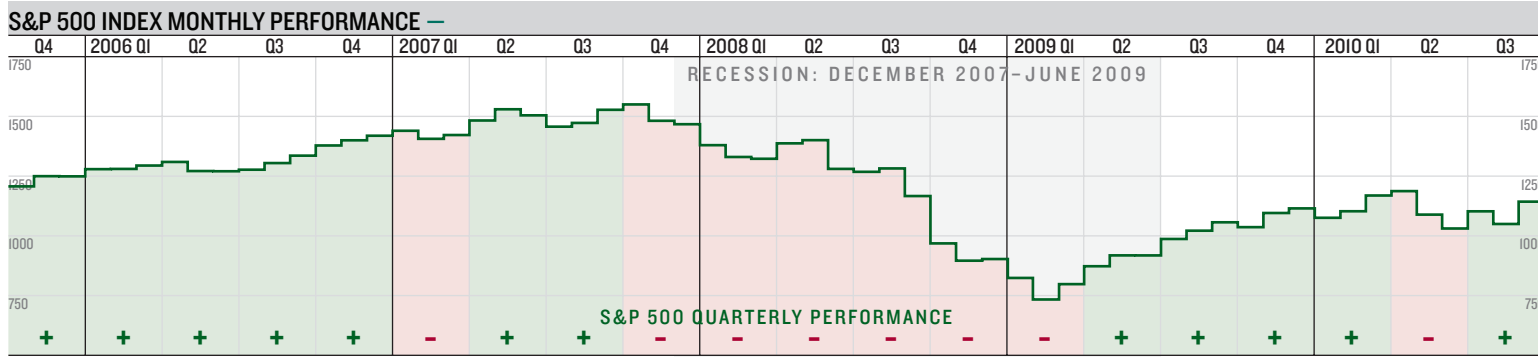


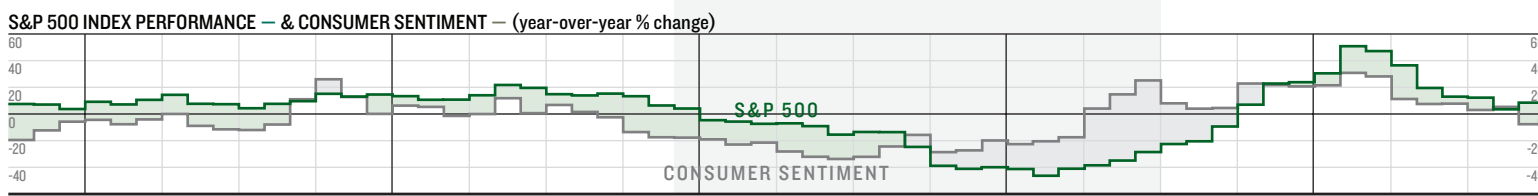
5-YEAR U.S. ECONOMIC LANDSCAPE

DATA AS OF
SEPTEMBER 2010



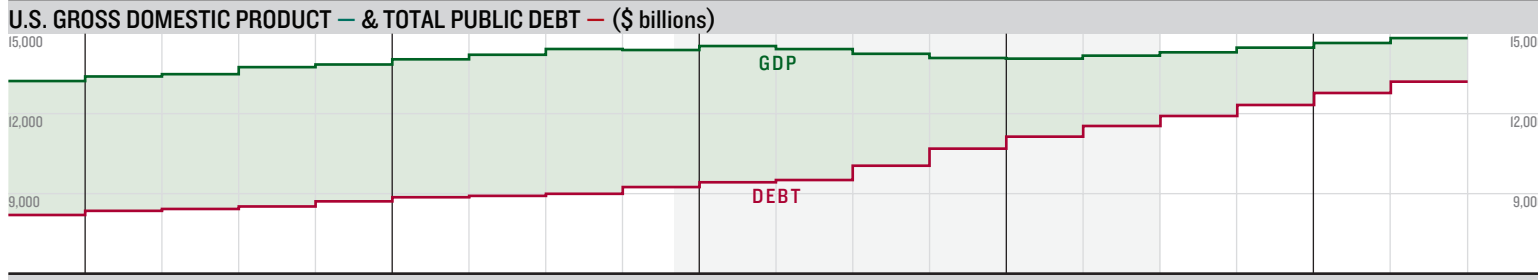
S&P 500 INDEX
+6.9% **1,101.6**
6 MONTH CHANGE
-2.4%
1 YEAR CHANGE
+10.1%
5 YEAR CHANGE
-5.5%

CONSUMER SENTIMENT
-1.0% **68.2**



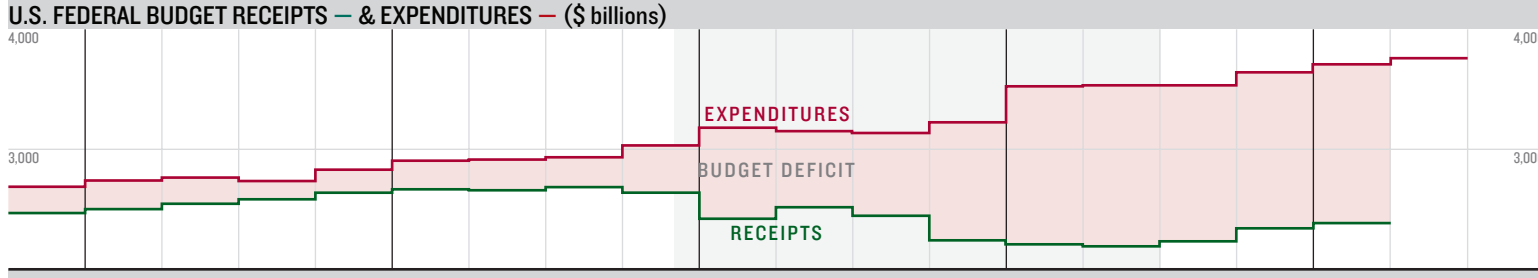
GROSS DOMESTIC PRODUCT
+1.0% **\$14,730B**

TOTAL PUBLIC DEBT
+3.4% **\$13,201B**



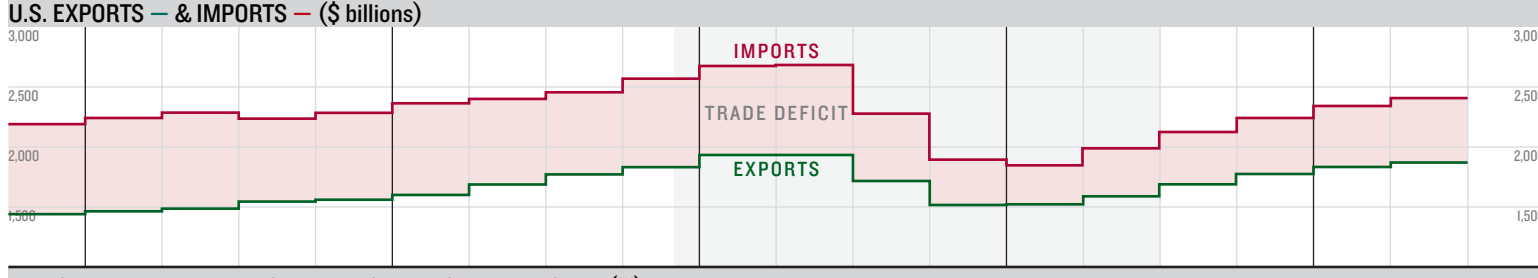
RECEIPTS
+1.0% **\$2,346B**

EXPENDITURES
+1.3% **\$3,751B**



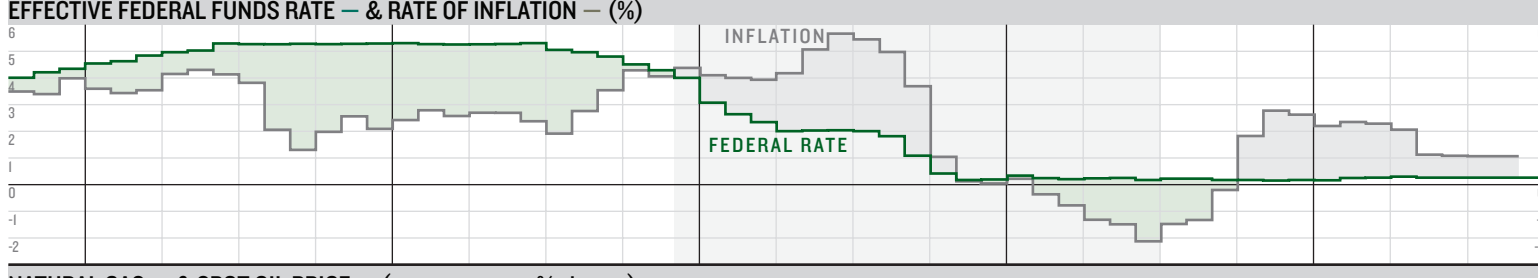
EXPORTS
+1.3% **\$1,842B**

IMPORTS
+2.0% **\$2,403B**



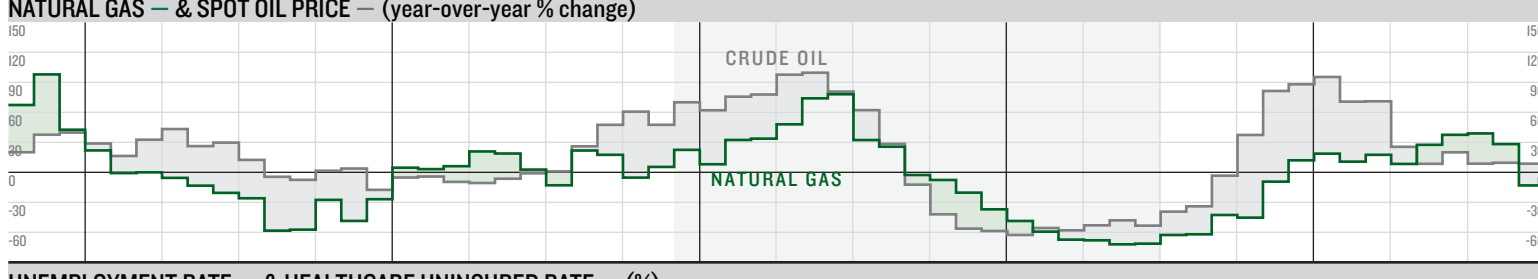
FEDERAL RATE
NO CHANGE **0.19%**

INFLATION RATE
+0.06 **1.14%**



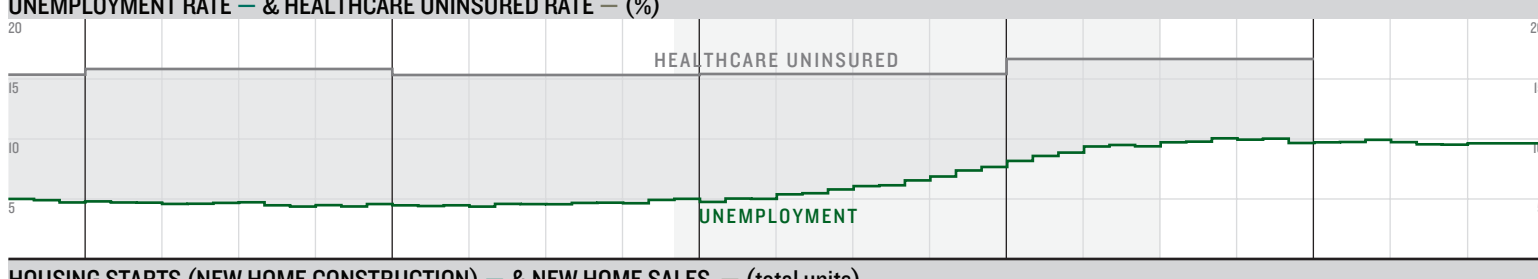
NATURAL GAS (PER MILLION BTU)
-14.7% **\$3.43**

CRUDE OIL (PER BARREL)
+8.8% **\$81.90**



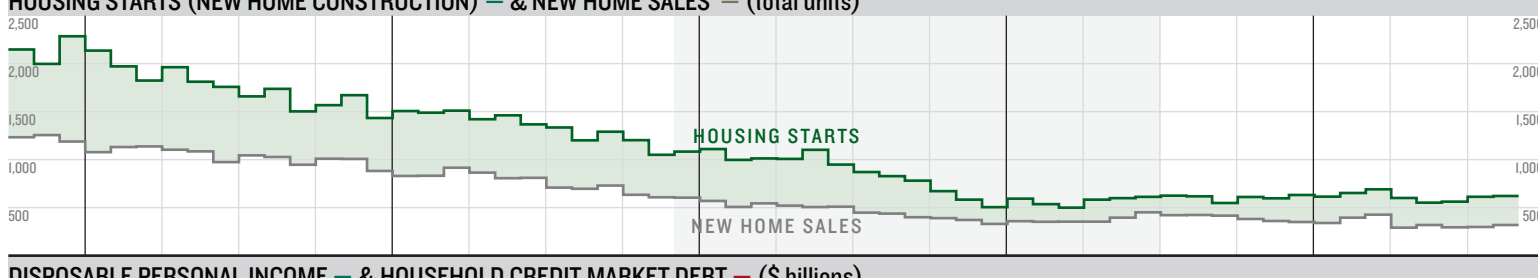
UNEMPLOYMENT RATE
NO CHANGE **9.6%**

HEALTHCARE UNINSURED RATE
+0.10 **16.3%**



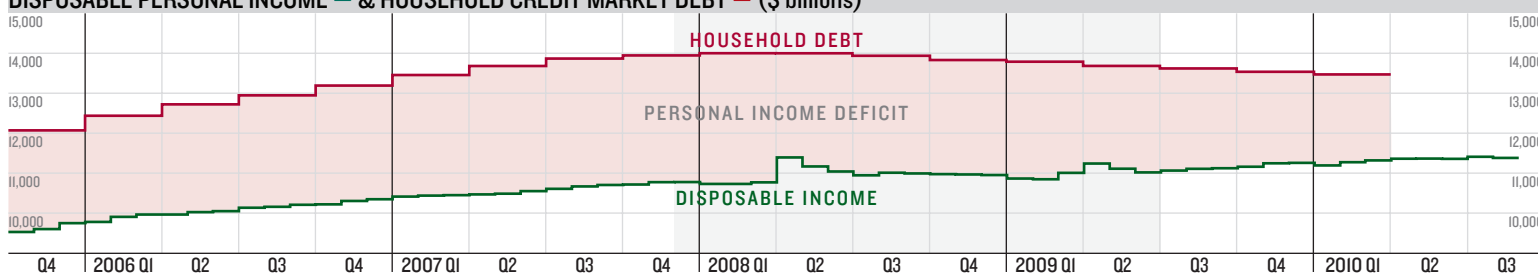
HOUSING STARTS
+0.3% **610,000**

NEW HOME SALES
+6.6% **307,000**



PERSONAL DISPOSABLE INCOME
-0.2% **\$11,382B**

HOUSEHOLD CREDIT DEBT
-0.6% **\$13,450B**



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5-YEAR U.S. ECONOMIC LANDSCAPE

TERMS & DEFINITIONS

S&P 500 INDEX is a measure of the performance of the top 500 U.S. companies as determined by market capitalization. The index is a good indicator of the overall strength of the U.S. markets. **CONSUMER SENTIMENT** is an index of consumer surveys from the Survey Research Center at University of Michigan. The index is normalized to a value of 100 from the origination of the survey in the first quarter of 1966. **U.S. GROSS DOMESTIC PRODUCT (GDP)** is the monetary value of all goods and services produced by the U.S. over the past quarter. **U.S. TOTAL PUBLIC DEBT**, commonly called the national debt, gross federal debt or U.S. government debt, is the amount of money owed by the United States federal government to creditors who hold U.S. Debt Instruments. This does not include the money owed by states, corporations, or individuals, nor does it include the money owed to Social Security beneficiaries in the future. **Receipts & Expenditures** refer to the cash flow of the U.S. Federal Budget. **RECEIPTS** are all income gained by the federal government through income taxes, excise taxes and customs duties. **EXPENDITURES** are the annual budgeted federal spending. A budget surplus indicates that receipts are greater than expenditures. A budget deficit indicates that the current expenditures are greater than current receipts. **EXPORTS** are the sum total of U.S. goods and services sold to foreign countries. **IMPORTS** are the sum total of all foreign goods and services entering the U.S. The difference between imports and exports is referred to as the Trade Deficit. **FEDERAL FUNDS RATE**, set by the Federal Reserve, is the interest rate at which depository institutions lend balances (federal funds) at the Federal Reserve to other depository institutions overnight. This figure is used as a benchmark for setting the prime rate for commercial lenders. **INFLATION** is the year-over-year change in the Consumer Price Index and an indicator of the increase (inflation) or decrease (deflation) in consumer prices. The government can adjust the federal funds rate to try to keep inflation under control. Too low of a rate can lead to increased inflation; too high of a rate can lead to deflation. **NATURAL GAS PRICE**, sampled from Henry Hub in Louisiana, reflects the current market rate for natural gas, expressed as dollars per million BTUs. West Texas Intermediate, also known as Texas Sweet Light Crude, is a type of oil used for benchmarking current market rate for oil—the **SPOT OIL PRICE**—expressed as dollars per barrel. **UNEMPLOYMENT RATE** reflects the percentage of the total U.S. workforce that had no employment during the reference period. **HEALTHCARE UNINSURED RATE** reflects the percentage of U.S. citizens without healthcare during the reference period. **NEW HOUSING STARTS** is the total number of new homes currently under construction, as reported by U.S. homebuilders. **NEW SINGLE FAMILY HOME SALES** is the total number of new homes sold in the U.S., as reported by U.S. homebuilders. **PERSONAL DISPOSABLE INCOME** is the net remainder of all personal income from U.S. employees, minus income taxes. **HOUSEHOLD CREDIT MARKET DEBT OUTSTANDING** is the total debt load of U.S. citizens and includes debt from credit cards, payday loans, auto loans, mortgages and other short- and long-term loans.

WHAT DOES IT ALL MEAN?

The Economic Landscape is a quarterly overview of the latest economic measures, gathered from various government data sources. While certain economic indicators may give insight to the overall economic health of the U.S., it is wise to take into account all economic data to make fully informed decisions. RDCo. builds this report to show how multiple economic indicators are changing and trending over time.

While some data are shown as-is, many of the charts show data as year-over-year percent change. This allows two dissimilar sets of data (like, say, the costs of natural gas BTUs and barrels of oil) to be charted together to show relative correlation. Using the example of natural gas and oil, real prices may show the cost of natural gas at \$4.00 per BTU and oil at \$80.00 per barrel one year, and \$6.00 and \$100.00, respectively, the next. While the increase of \$20 per barrel of oil may get the most news coverage, it only represents 25% year-over-year change, whereas gas price has gone up 50%. People may complain at the pump, but will pay a much steeper increase in their heating bill.

So, what does it all mean? We're not entirely sure, but we enjoy coming up with our own conclusions. We invite you to do the same. Enjoy, be safe, have fun.

A NOTE ABOUT DATA FREQUENCY

While all of the data in this report are updated either monthly or quarterly (or whenever we have time), there are variances in their actual dates of publication. Market data will always be within a few days of the creation date of this report, however, most of the economic figures will lag behind by months or quarters.

ABOUT RDCO.

Ruszel Design Company is a small (as in: fun-sized) design agency focused on graphic design for print and web. While we have no formal education in finance or economics, we pour over data with passion and enthusiasm. We hope that our Economic Landscape can help bring understanding and insight to the droll and confusing world of macro economics.

For more information about RDCo. and our capabilities, please visit our web site at www.ruszel.com.