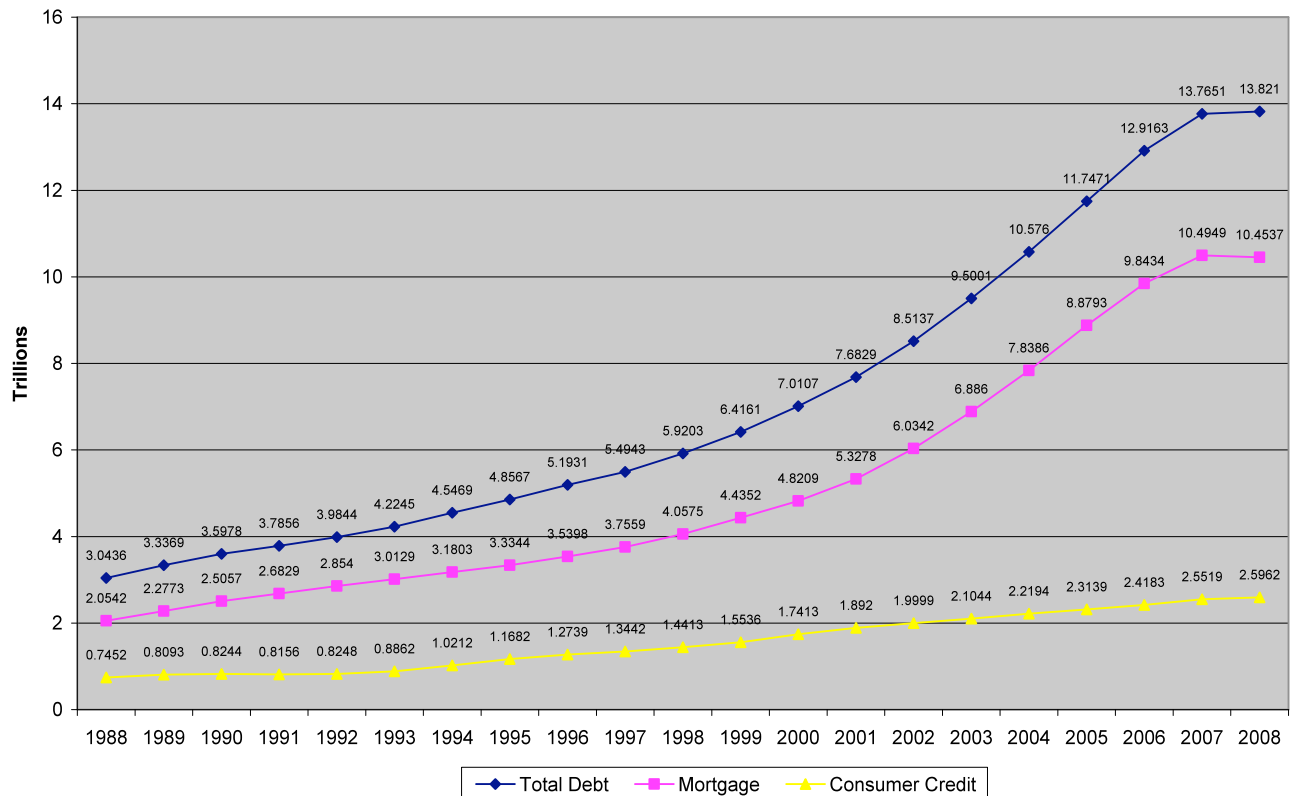


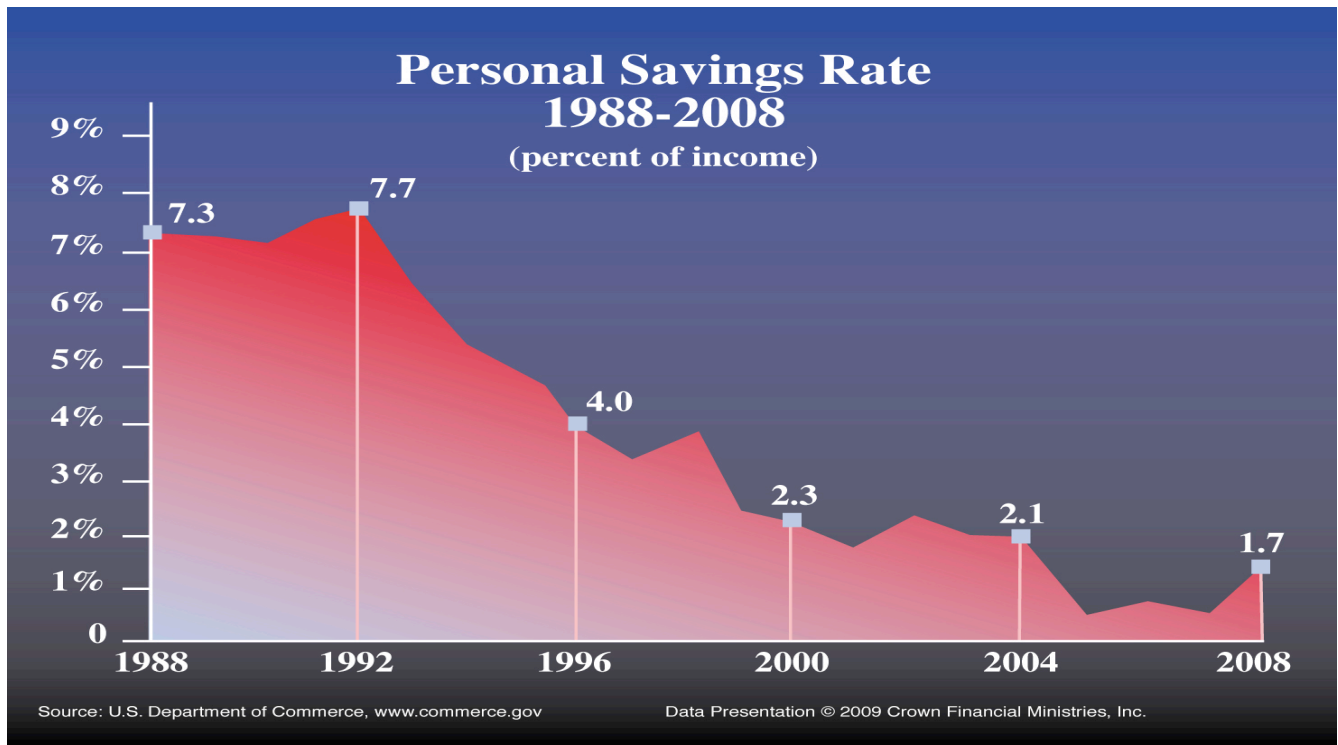
CONSUMER DEBT

Total Household Debt



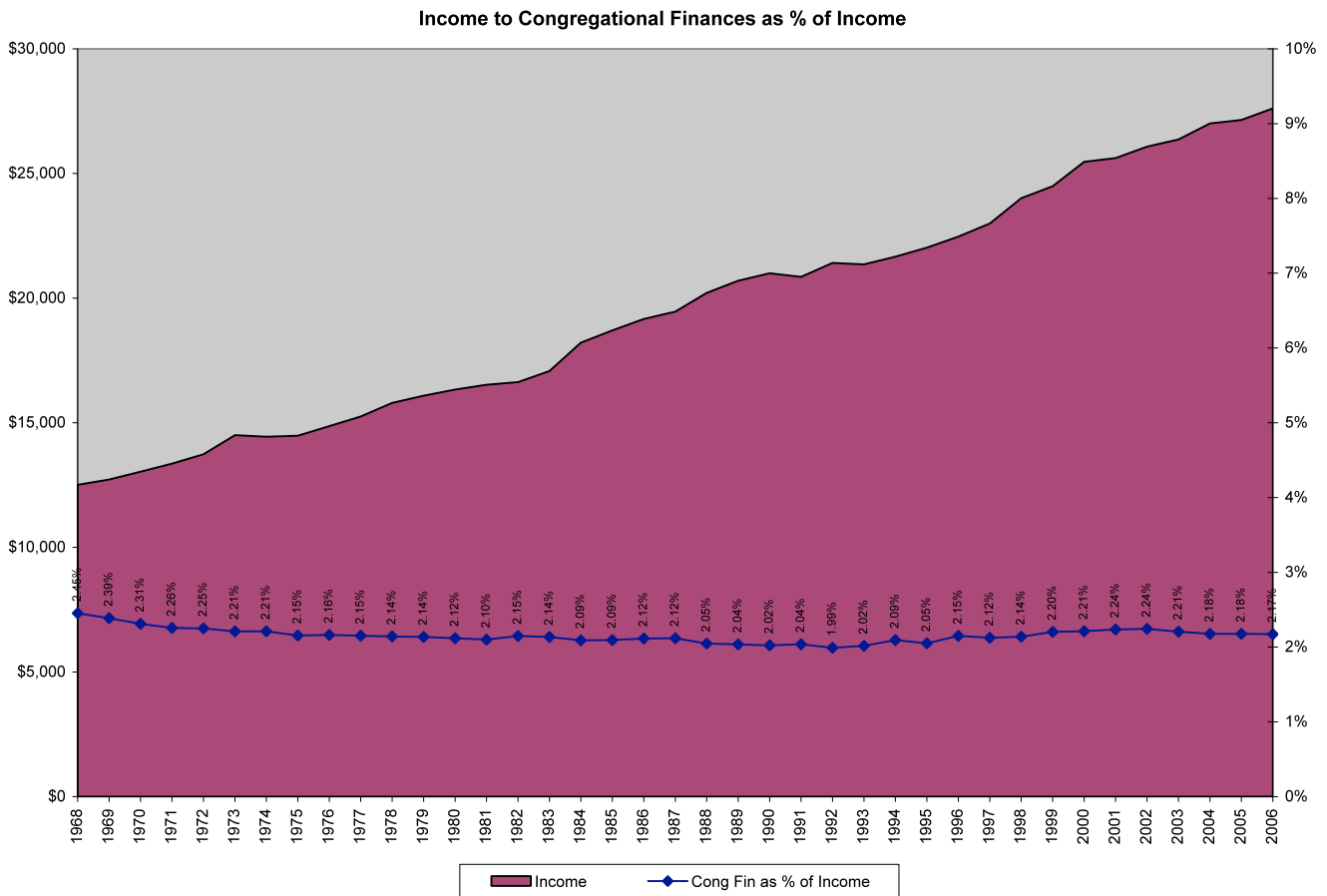
Personal Consumer Debt is \$2596 billion (\$2.6 trillion) or \$8,467 for every man, woman, and child in the USA.
(Federal Reserve)

PERSONAL SAVINGS



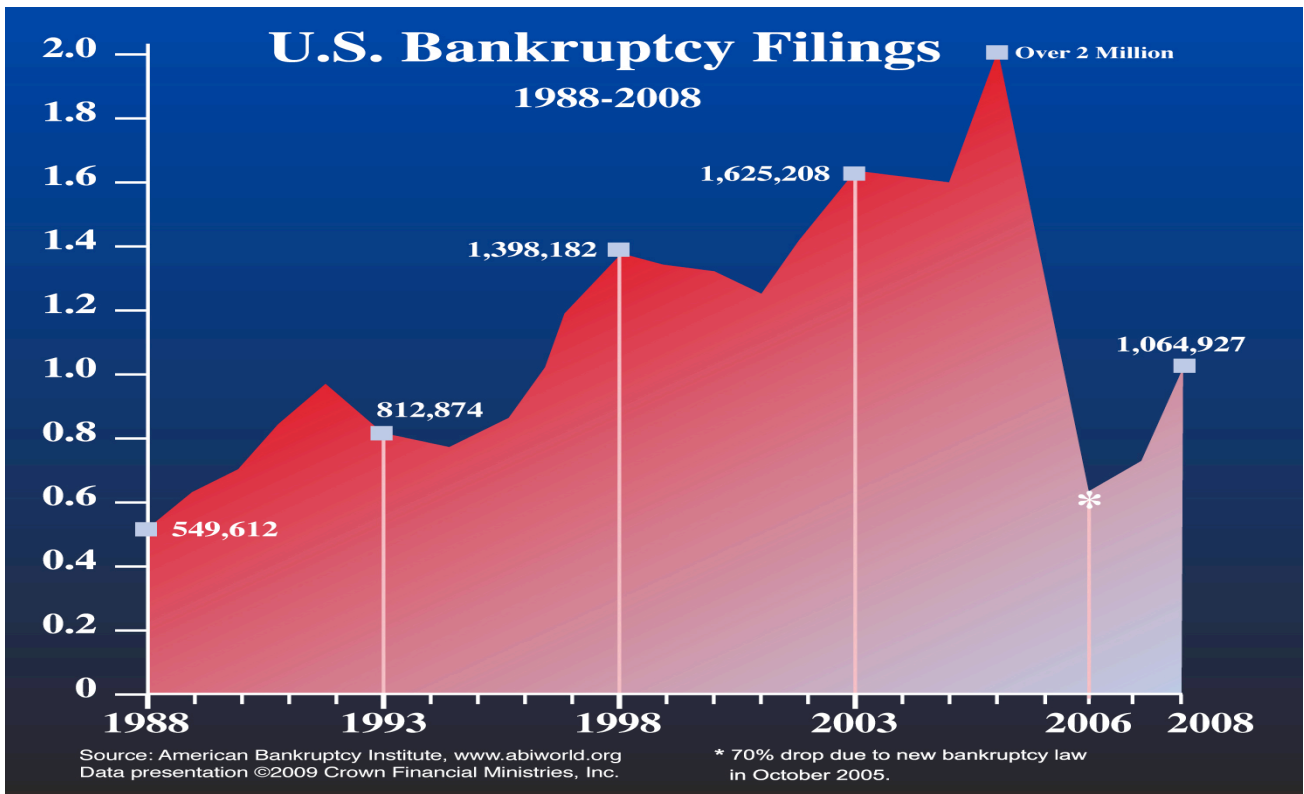
Personal Savings rate has been rising and was 4.6% as of June, 2009 (*Bureau of Economic Analysis, US Dept. of Commerce*)

CONGREGATIONAL GIVING



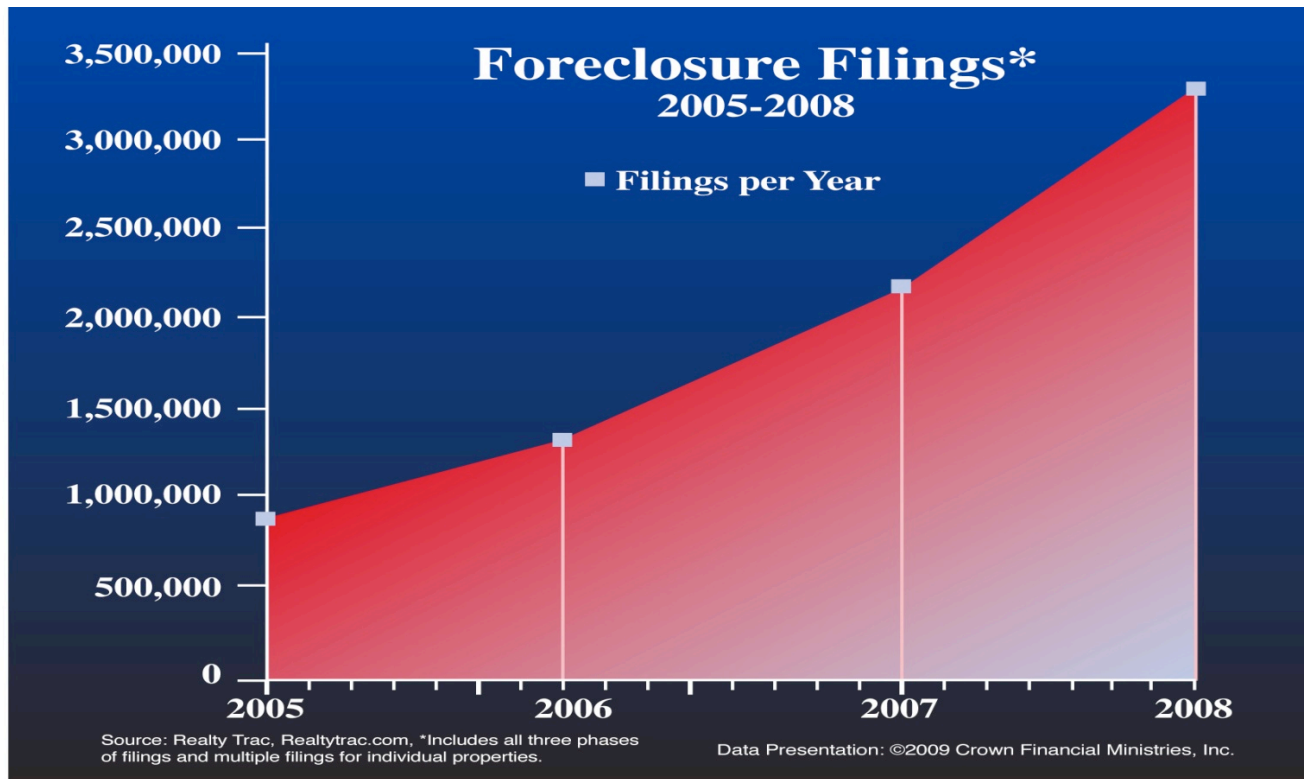
Congregational Giving as a percentage of adjusted gross income has not changed significantly in recessions. In 2006 it was 2.17% of disposable income (Empty Tomb's most recent measurement) (*Empty Tomb*)

BANKRUPTCIES



Bankruptcies rise in July 2009 to 34.3% higher than 2008
(*American Bankruptcy Institute*)

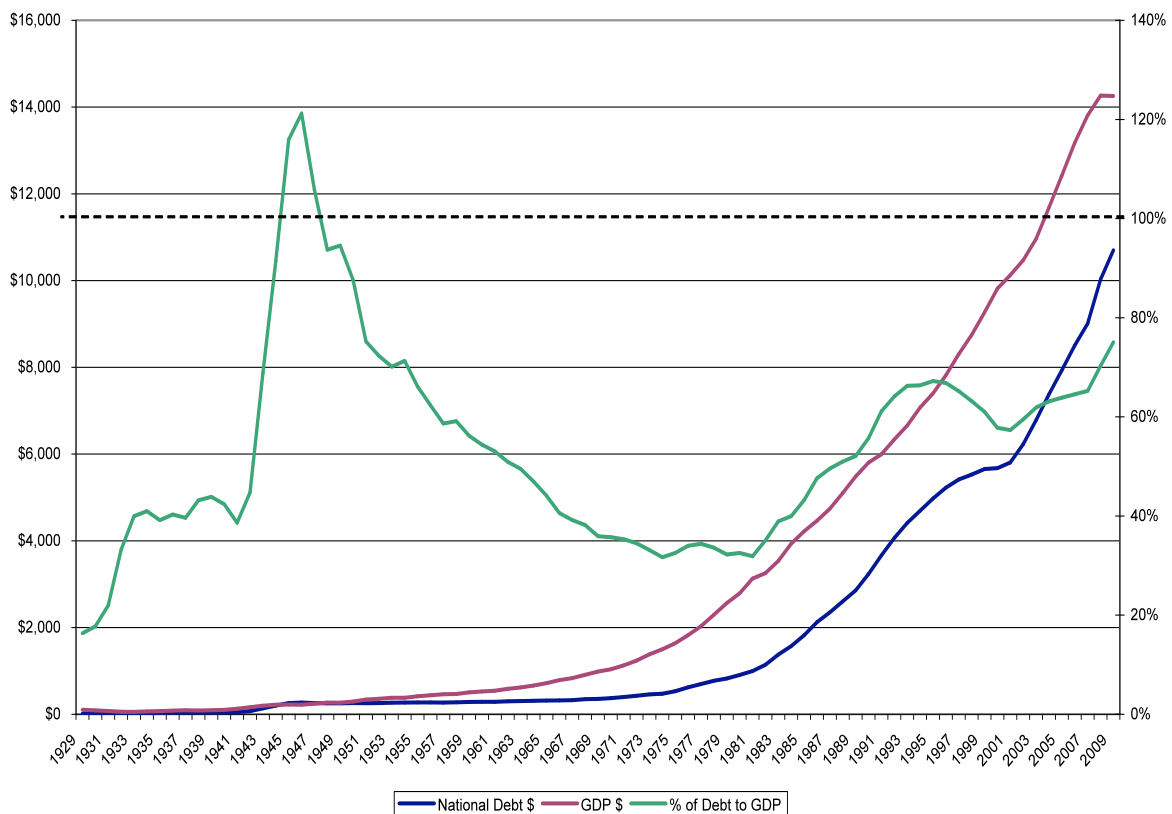
FORECLOSURES



Foreclosures continue to increase dramatically at almost 15% higher than 2008 at mid 2009 (*RealtyTrac*)

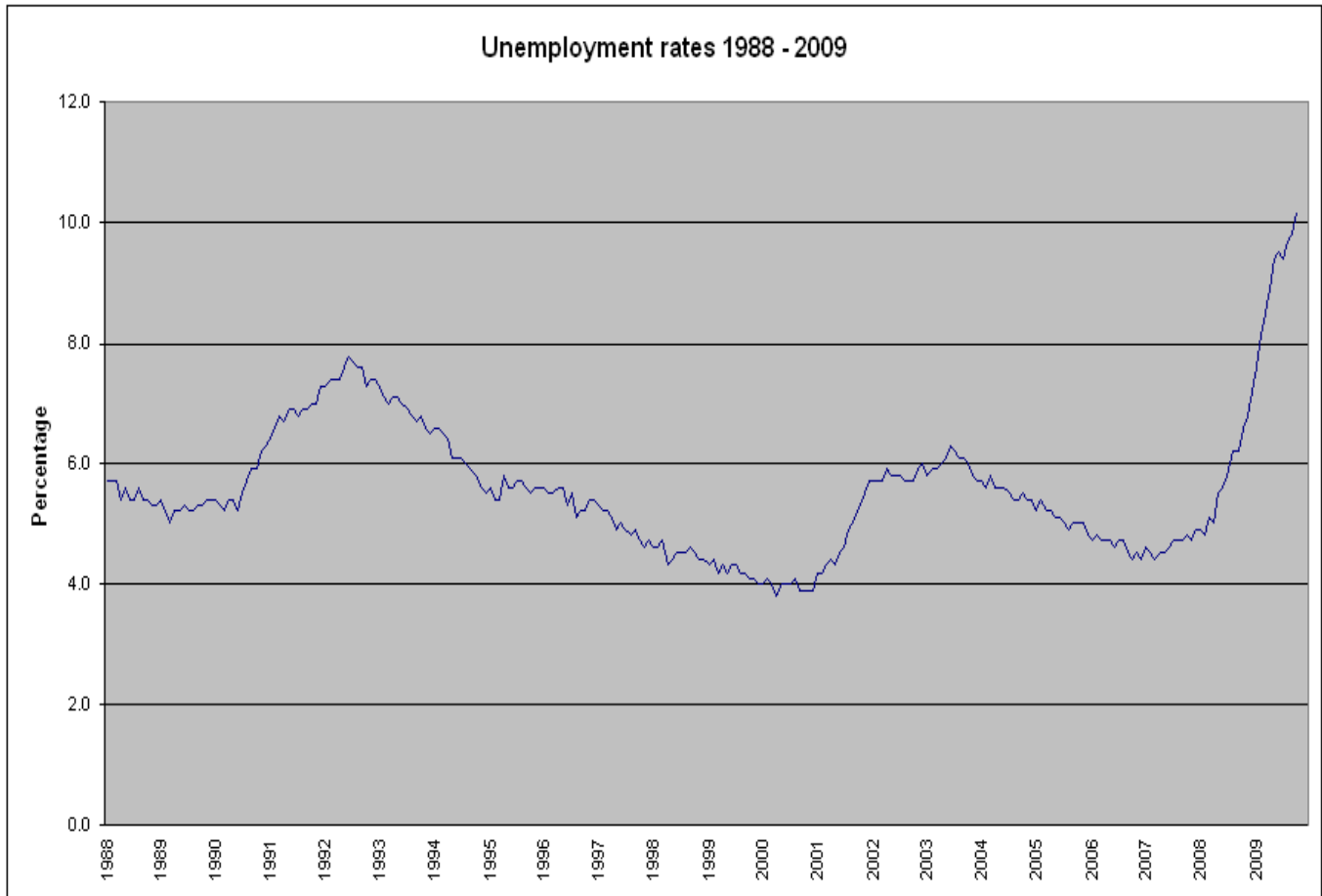
National Debt/Gross Domestic Product

Gross Domestic Product 1929 - 2009
in billions of dollars



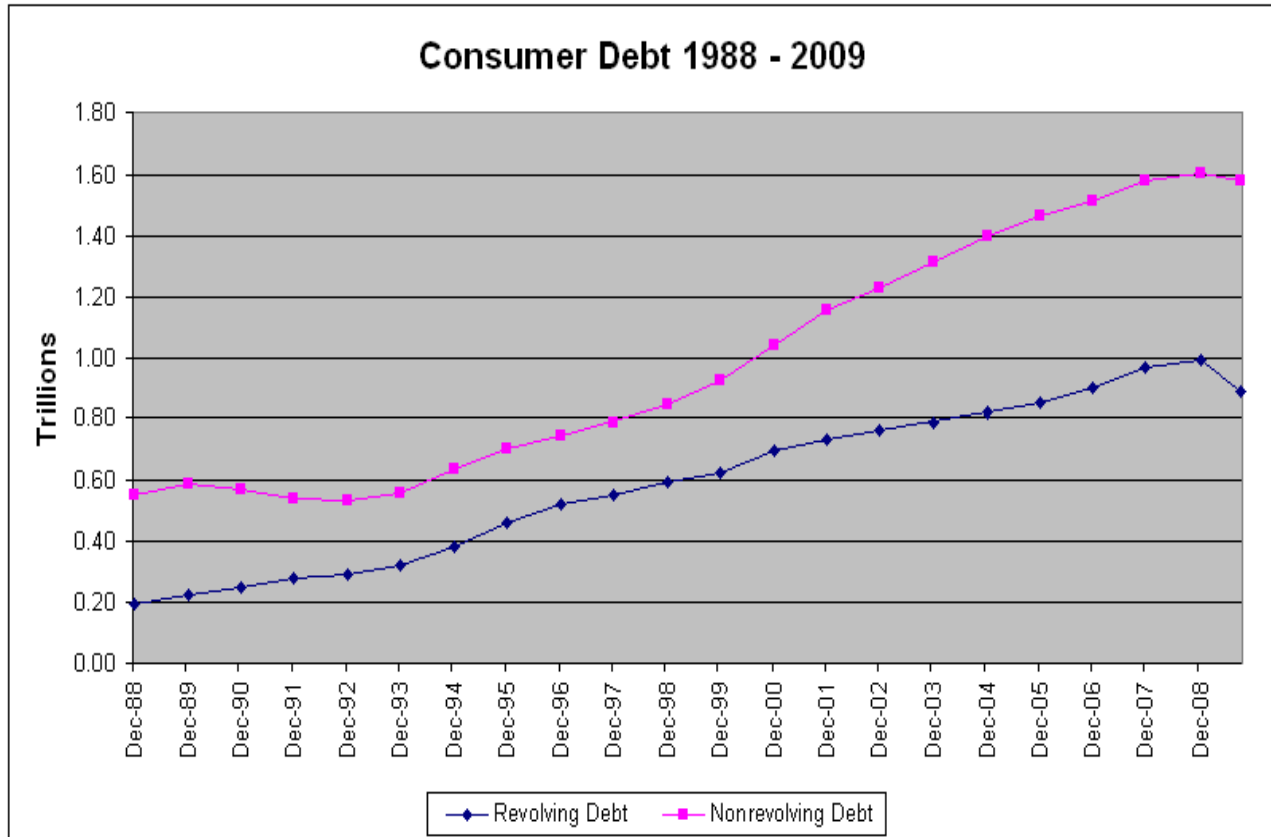
National Debt as a percentage of GDP is 75%, the highest since post WWII years (*Bureau of Economic Analysis, US Dept of Commerce; Treasury Direct*)

UNEMPLOYMENT



Unemployment is 10.2% (October) currently highest since the 10+% of 1982-1983 (*Bureau of Labor Statistics*)

Credit Card Debt (Revolving Credit)



Credit card debt (revolving credit) which has grown over 500% from 1988 to 2008, has in 2009 started its first downward trend in twenty years (*Federal Reserve*)