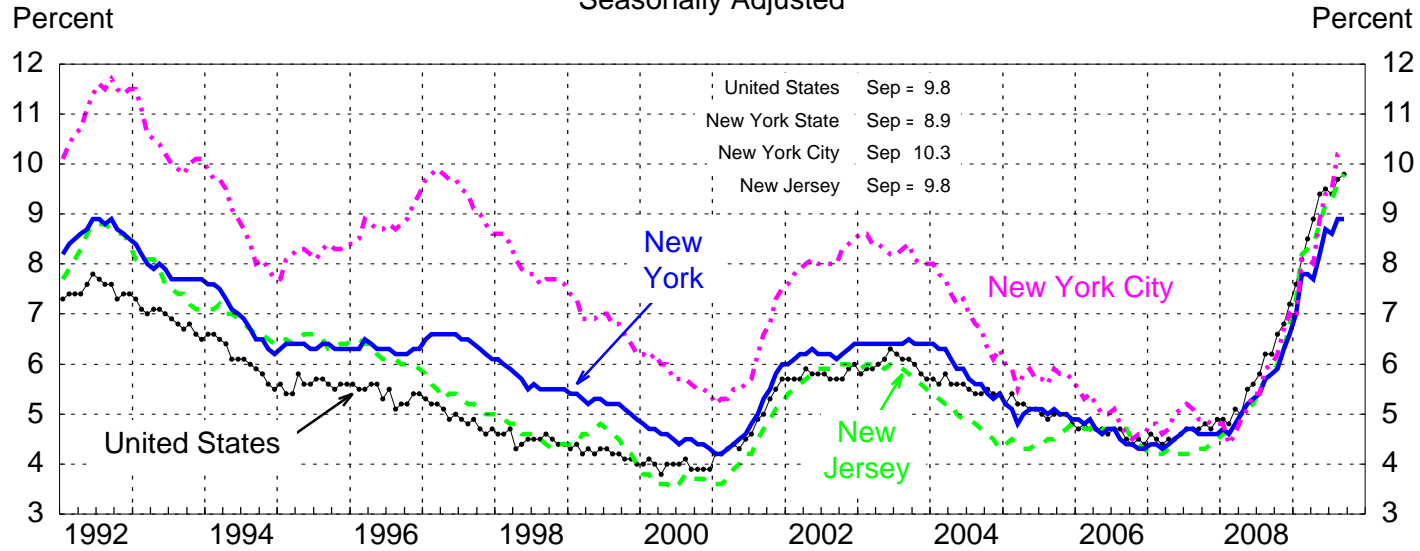


UNEMPLOYMENT RATES

Seasonally Adjusted



Source: Bureau of Labor Statistics, NY and NJ Departments of Labor, Moody's Economy.com.