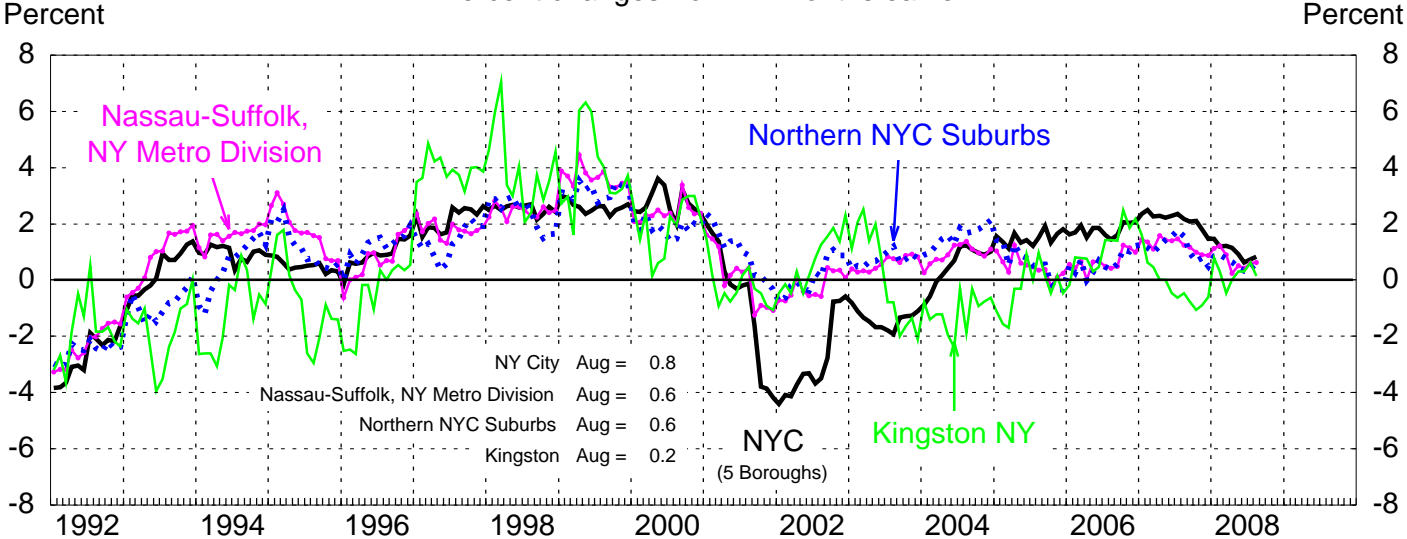


PAYROLL JOB GROWTH: DOWN-STATE NEW YORK

Percent changes from 12-months earlier



Northern NYC Suburbs = Dutches NY, Orange NY, Putnam NY, Rockland NY, and Westchester NY counties.

Kingston NY = Ulster county.

Source: Bureau of Labor Statistics; NY Department of Labor; Moody's Economy.com.

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3-Oct-08