



NATIONAL SHIFTS HAPPEN GRADUALLY

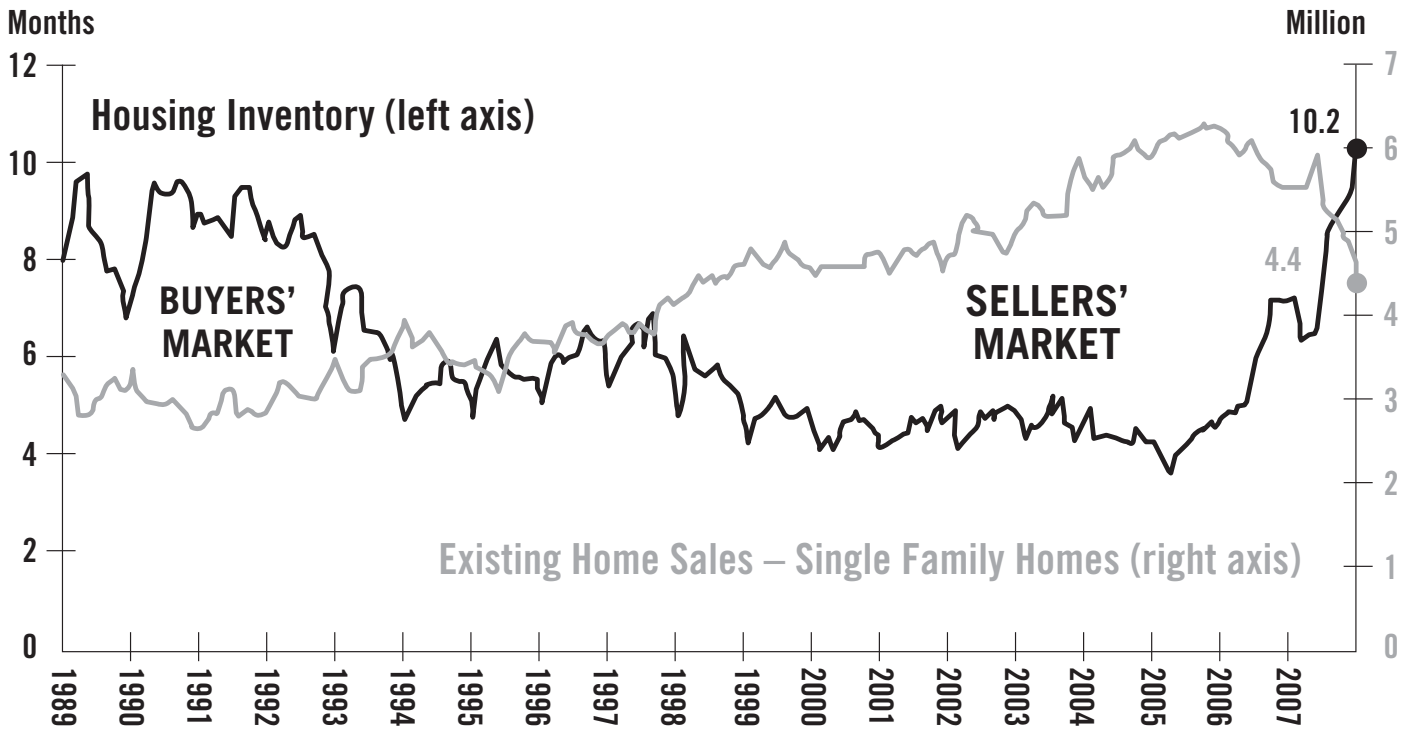


FIGURE 4 On a national level the mid-90s shift from a buyers' market to a sellers' market took more than four years. The shift back took about three.