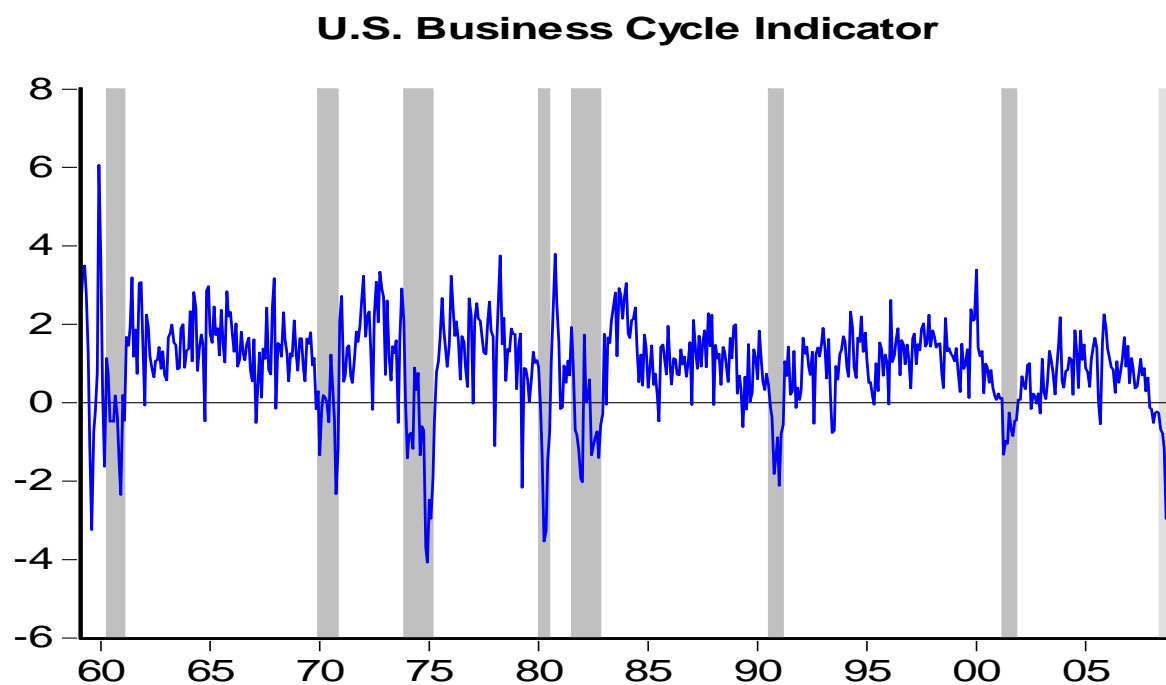
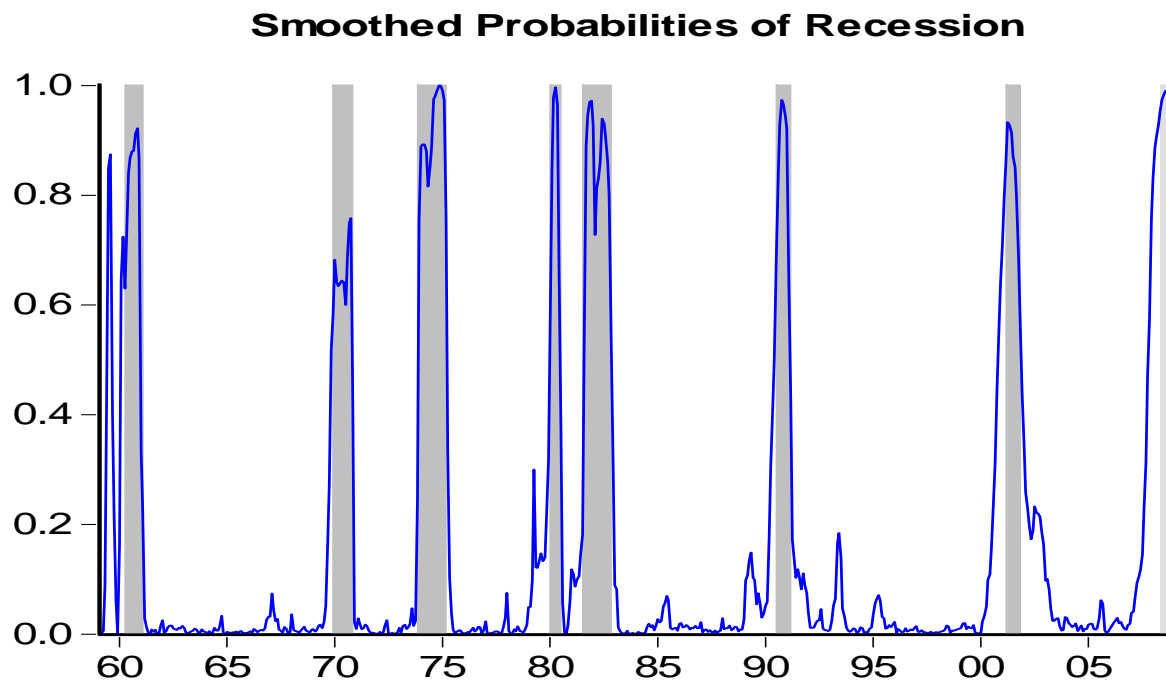


Probabilities of Recession up to September 2008
using data available as of November 26, 2008



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