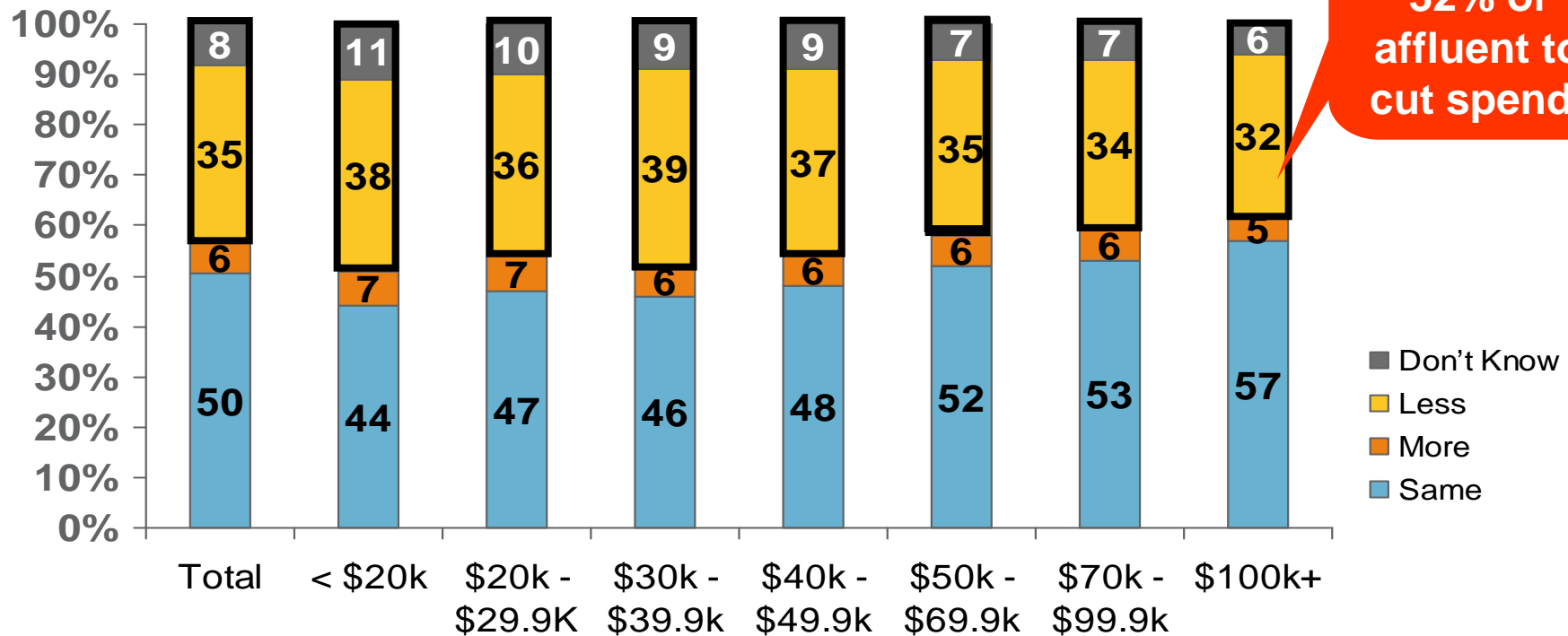


50% of Households to Spend Same as 2007;  
35% Less; 6% to Spend More; 8% Uncertain -  
 Lower Income at **> Risk**

### Expectations for 2008 Holiday Spending



Source: Homescan®, a service of The Nielsen Company – PanelViews Survey – September 2008