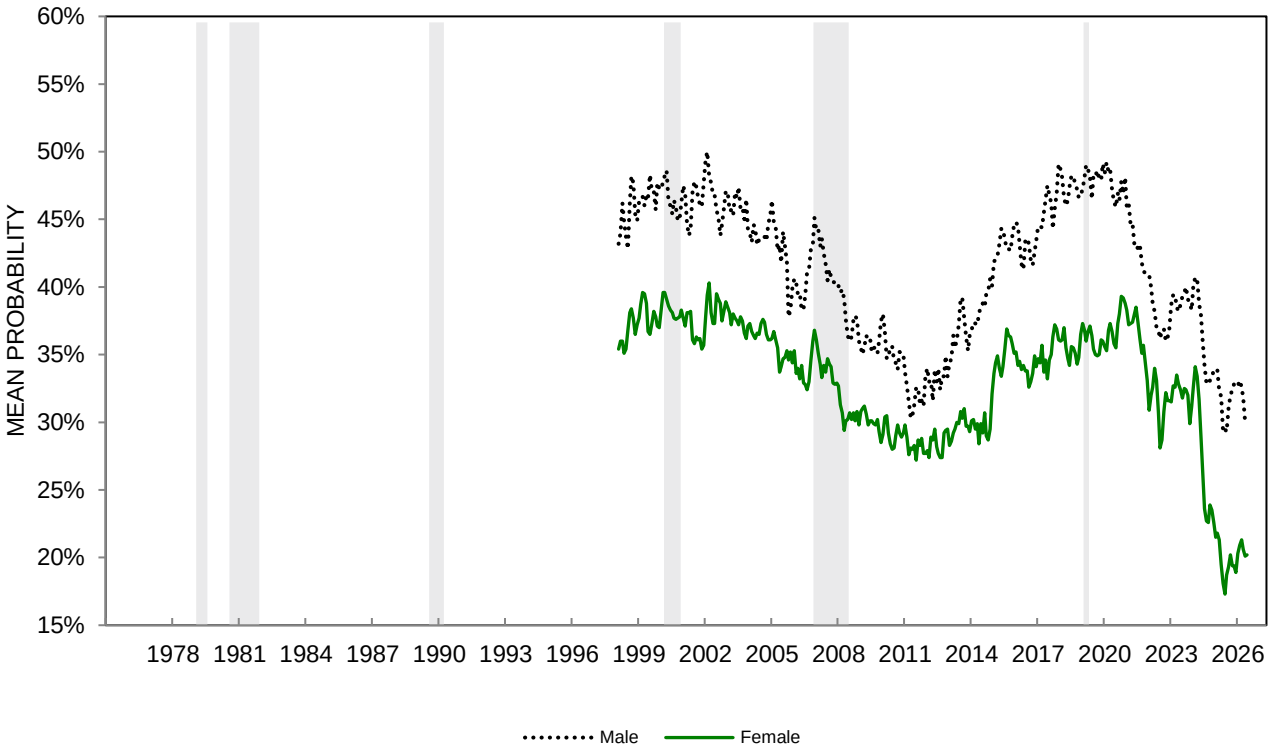**CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS**