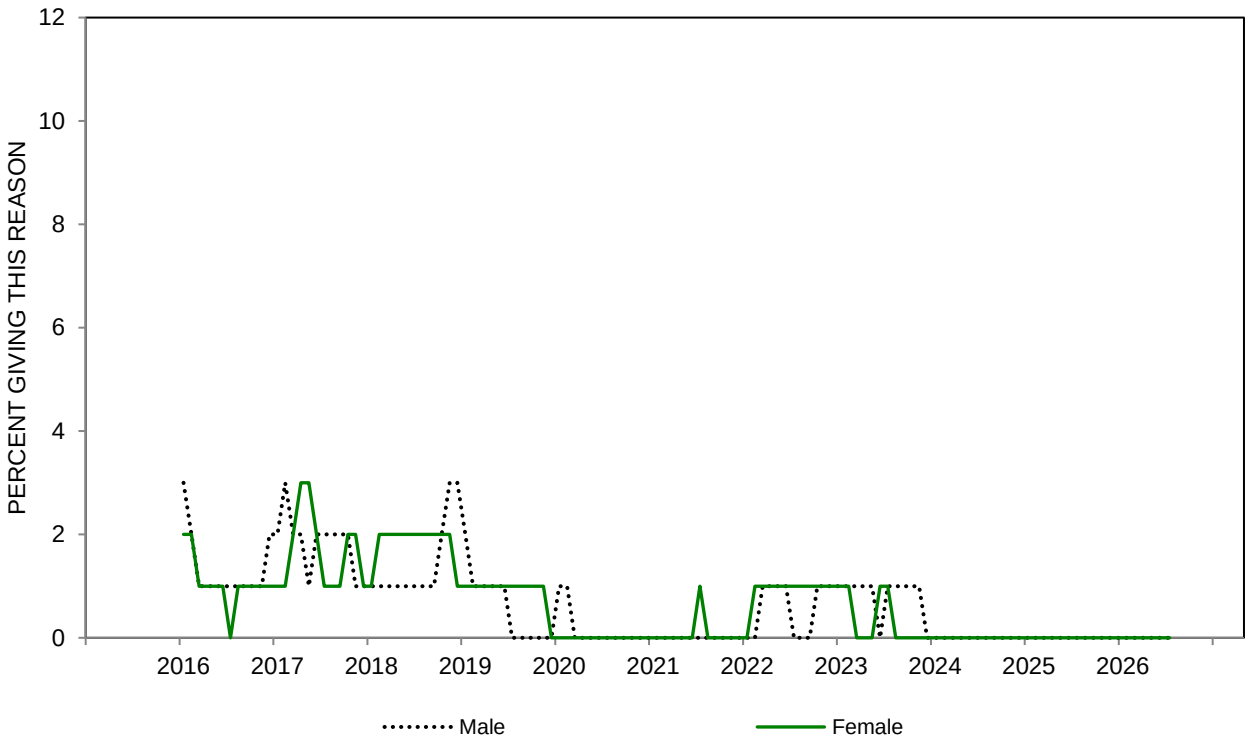**CHART 36B2: BUYING IN ADVANCE OF RATES FOR LARGE HOUSEHOLD DURABLES**