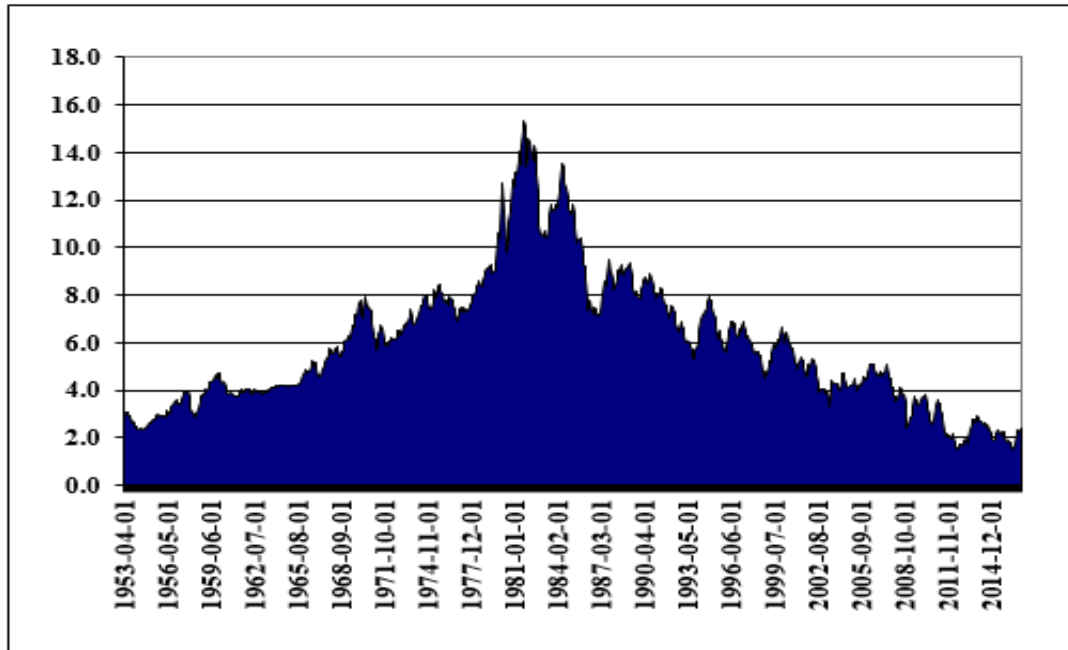


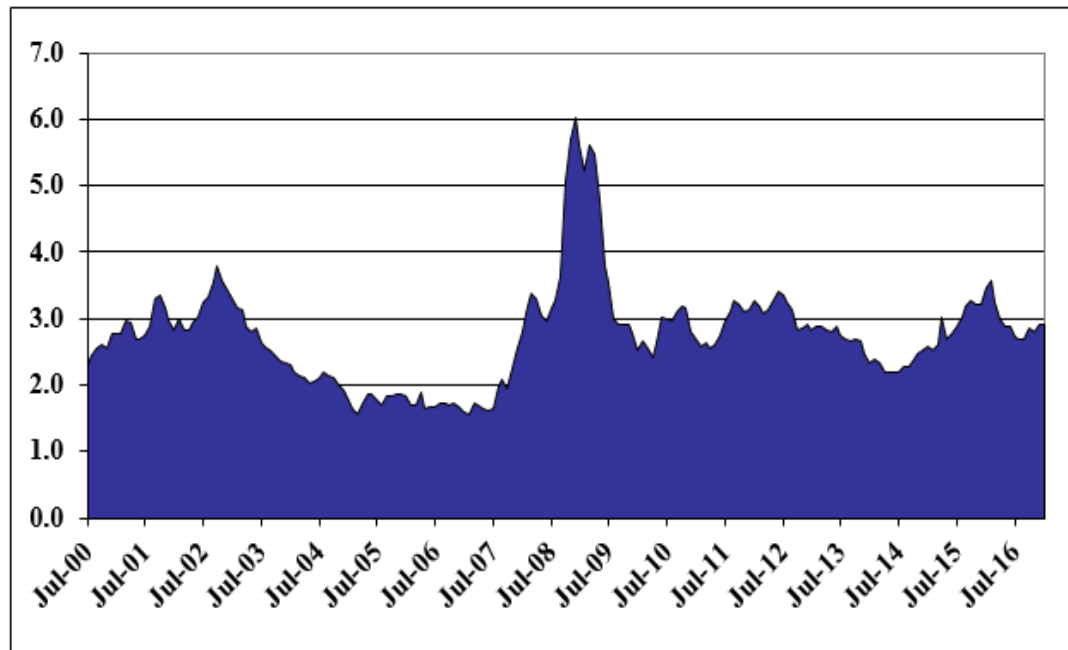
Exhibit JRW--4

Panel A
Ten-Year Treasury Yields
1953-Present



Source: <http://research.stlouisfed.org/fred2/data/GS10.txt>

Panel B
Long-Term Moody's Baa Yields Minus Ten-Year Treasury Yields
2000-Present



Source: Federal Reserve Bank of St. Louis, FRED Database.