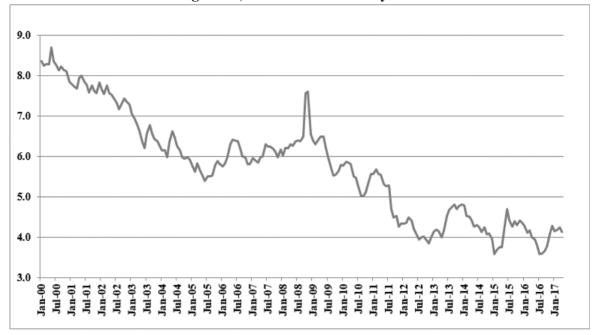
Exhibit JRW--5
Panel A
Long-Term, A-Rated Public Utility Yields



Panel B
Long-Term, A-Rated Public Utility Yields minus -Twenty-Year Treasury Yields



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