

**Exhibit __ (RGR-1)
Schedule 1**

STAFF PROXY GROUP COMMON EQUITY RATIO				
		Common Equity Ratio		
Company		2009	2010	2012-14
ALLETE		55.5	53.5	51.5
Alliant Energy Corp.		60.0	59.0	60.5
Ameren Corp.		51.0	52.0	54.0
American Electric Power		46.5	45.5	48.0
Avista Corp.		50.0	50.5	50.0
Cleco Corp		47.0	48.5	52.5
Consolidated Edison		51.0	50.0	50.5
DPL Inc.		43.5	47.0	47.0
DTE Energy Co.		44.0	44.0	44.5
Duke Energy Corp.		59.5	57.5	52.0
Edison International		44.0	43.5	45.5
Empire District Electric		46.0	46.5	49.0
Entergy Corp.		40.5	41.5	44.0
FirstEnergy Corp.		47.0	47.0	48.5
FPL Group, Inc.		45.5	45.5	45.5
Hawaiian Electric		50.0	52.0	55.0
IDACORP, Inc.		54.0	53.0	51.0
MGE Energy, Inc.		64.0	64.5	65.0
Northeast Utilities		40.0	39.5	44.0
NSTAR		52.5	49.0	54.0
Pacific Gas & Electric Corp		48.5	50.0	54.5
Pinnacle West Capital		48.5	49.5	50.0
Portland General Electric		52.5	47.0	50.5
Progress Energy		45.0	45.5	47.5
Public Service Enterprise Group		49.5	56.0	57.5
Southern Co.		42.5	43.0	42.0
TECO Energy, Inc.		39.5	41.5	41.5
Vectren Corp.		46.5	47.0	50.0
Wisconsin Energy		46.0	42.5	45.5
Xcel Energy, Inc.		47.5	46.5	48.5
Average		48.6	48.6	50.0
Median		47.3	47.0	50.0
Source: The Value Line Investment Survey				
August 7, August 28 and				
September 25, 2009.				

**Exhibit __ (RGR-1)
Schedule 2**

ALLOWED RETURNS FOR SUBSIDIARIES OF STAFF'S PROXY COMPANIES					
2009					
State	Date of Decision	Subsidiary/Parent	Type of Service	Allowed ROE	Allowed Common Equity Ratio
CA	3/12/2009	Southern Cal Ed (Edison Int'l)	Electric	11.50	48.00
FL	3/17/2009	Tampa Elec (TECO)	Electric	11.25	47.49
ID	1/30/2009	Idaho Pwr (Idacorp)	Electric	10.50	49.27
IN	3/4/2009	Indiana Mich (AEP)	Electric	10.50	45.80
MO	1/27/2009	Union Elec (Ameren)	Electric	10.76	52.01
OH	1/21/2009	Cleveland Elec (FirstEnergy)	Electric	10.50	49.00
OH	1/21/2009	Ohio Edison (FirstEnergy)	Electric	10.50	49.00
OH	1/21/2009	Toledo Edison (FirstEnergy)	Electric	10.50	49.00
OK	1/14/2009	Public Service OK (AEP)	Electric	10.50	44.10
ID	5/29/2009	Idaho Pwr (Idacorp)	Electric	10.50	49.27
LA	4/2/2009	Entergy New Orleans (Entergy)	Electric	11.10	NA
MN	4/3/2009	Minnesota Power (Allete)	Electric	10.74	54.79
NY	4/21/2009	Con Ed Co of NY (Con Ed Inc.)	Electric	10.00	48.00
ID	7/17/2009	Avista Corp (Avista)	Electric	10.50	50.00
OH	7/8/2009	Duke Energy Ohio (Duke Energy)	Electric	10.63	51.59
LA	4/2/2009	Entergy New Orleans (Entergy)	Gas	10.75	NA
Average				10.67	49.09
Median				10.50	49.00
Sources: Staff Exhibit __ (RRP-17), Document 12.					

**Exhibit (RGR-1)
Schedule 3**

STAFF COST OF EQUITY METHOD							
Modified Staff Proxy Group							
Companies Rated:							
BBB+ and Higher by S&P and							
Baa1 and Higher by Moody's							
Companies	S&P Bond Rating	Weighting	Moody's Bond Rating	Weighting	Beta	DCF Cost of Equity	
ALLETE	BBB+	6	Baa1	6	0.70	9.32	
Alliant Energy Corp.	BBB+	6	Baa1	6	0.70	10.44	
Consolidated Edison Inc.	A-	7	Baa1	6	0.65	9.16	
DPL Inc.	A-	7	Baa1	6	0.60	20.26	
FPL Group, Inc.	A	8	A2	8	0.75	11.65	
MGE Energy, Inc.	AA-	10	Aa3	10	0.65	10.61	
NSTAR	A+	9	A2	8	0.65	11.08	
PG&E Corp.	BBB+	6	Baa1	6	0.55	11.21	
Southern Co.	A	8	A3	7	0.55	10.75	
Vectren Corp.	A-	7	Baa1	6	0.75	9.35	
Wisconsin Energy	BBB+	6	A3	7	0.65	10.19	
Xcel Energy, Inc.	BBB+	6	Baa1	6	0.65	9.80	
Average		7.2		6.8	0.65	11.15	
Median		7.0		6.0	0.65	10.52	
			Traditional CAPM ROE				9.14
			Zero-Beta CAPM ROE				9.84
			Average CAPM ROE				9.49
			Cost of Equity: 2/3 DCF, 1/3 CAPM Weighting				10.18
Moody's	S&P						
Bond	Bond	Assigned					
Rating	Rating	Weighting					
Aaa	AAA	13					
Aa1	AA+	12					
Aa2	AA	11					
Aa3	AA-	10					
A1	A+	9					
A2	A	8					
A3	A-	7					
Baa1	BBB+	6					
Baa2	BBB	5					
Baa3	BBB-	4					
Ba1	BB+	3					
Ba2	BB	2					
Ba3	BB-	1					

**Exhibit __ (RGR-1)
Schedule 4**

Central Hudson Gas and Electric Corporation																								
Cases 09-E-0588 and 09-G-0589																								
Calculation of Proxy Group Cost of Equity																								
Value Line: Issue 1, August 28, 2009 - Electric Industry (East) Issue 5, September 25, 2009 - Electric Industry (Central) Issue 11, August 7, 2009 - Electric Industry (West)																								
(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)		
Avg. H/Low																								
		7/09-9/09	EPS	DPS	DPS	DPS	BPS	BPS	BPS	# of	# of	DPS	Retention	Return on		Increase								
Company	Beta	Price	2012-14	2009	2010	2012-14	2009	2010	2012-14	Shares	Shares	Growth	Rate	Equity	B x R	Shares	2009	S Factor	V Factor	S x V	Growth	ROE		
ALLETE	ALE	0.70	\$32.33	2.75	1.76	1.80	1.92	25.65	26.30	28.75	34.50	41.00	2.17	0.30	9.71	2.93	4.41	1.26	5.56	0.21	1.15	4.08	9.37%	
Alliant Energy Corp.	LNT	0.70	\$26.42	3.20	1.50	1.60	1.92	26.15	26.80	31.05	111.00	116.00	6.27	0.40	10.56	4.22	1.11	1.01	1.12	0.01	0.01	4.23	10.61%	
Ameren Corp.	AEE	0.80	\$25.72	3.00	1.54	1.54	1.70	33.15	34.00	37.25	238.00	252.00	3.35	0.43	8.18	3.54	1.44	0.78	1.12	-0.29	-0.32	3.22	9.23%	
American Electric Power	AEP	0.70	\$30.86	3.50	1.64	1.66	1.90	27.40	28.70	33.50	477.00	490.00	4.60	0.46	10.72	4.90	0.67	1.13	0.76	0.11	0.09	4.98	10.31%	
Avista Corp.	AVA	0.70	\$19.12	1.75	0.78	0.90	1.20	18.95	19.55	21.25	55.00	58.00	10.06	0.31	8.35	2.62	1.34	1.01	1.35	0.01	0.01	2.64	8.33%	
Cleco Corp	CNL	0.65	\$23.95	2.50	0.90	1.00	1.60	18.35	19.20	21.75	61.00	65.00	16.96	0.36	11.73	4.22	1.60	1.30	2.09	0.23	0.49	4.71	10.36%	
Consolidated Edison	ED	0.7	\$39.51	3.85	2.36	2.4	2.44	35.9	36.80	40.80	278	285.00	0.83	0.37	9.60	3.52	0.62	1.10	0.69	0.09	0.06	3.58	9.18%	
DPL Inc.	DPL	0.60	\$24.59	2.70	1.14	1.18	1.30	9.05	9.30	10.10	116.00	124.00	3.28	0.52	27.10	14.05	1.68	2.72	4.57	0.63	2.89	16.94	20.31%	
DTE Energy Co.	DTE	0.75	\$34.30	4.00	2.12	2.12	2.50	37.20	37.95	41.25	166.00	179.00	5.65	0.38	9.83	3.69	1.90	0.92	1.75	-0.08	-0.15	3.54	10.06%	
Duke Energy Corp.	DUK	0.65	\$15.28	1.40	0.94	0.98	1.10	16.65	16.85	17.75	1295.00	1310.00	3.93	0.21	7.96	1.70	0.29	0.92	0.26	-0.09	-0.02	1.68	8.48%	
Edison International	EIX	0.80	\$32.68	4.25	1.25	1.28	1.50	29.95	31.65	38.50	325.81	325.81	5.43	0.65	11.40	7.38	0.00	1.09	0.00	0.08	0.00	7.38	11.09%	
Empire District Electric	EDE	0.75	\$18.10	1.75	1.28	1.28	1.35	15.80	16.30	17.50	38.00	41.00	1.79	0.23	10.12	2.31	1.92	1.15	2.20	0.13	0.28	2.59	9.52%	
Entergy Corp.	ETR	0.70	\$78.52	8.00	3.00	3.00	3.60	42.50	46.75	60.50	188.00	188.00	6.27	0.55	13.79	7.59	0.00	1.85	0.00	0.46	0.00	7.59	11.27%	
FirstEnergy Corp.	FE	0.80	\$43.10	5.25	2.20	2.20	2.65	28.60	29.90	36.75	304.84	304.84	6.40	0.50	14.78	7.32	0.00	1.51	0.00	0.34	0.00	7.32	12.30%	
FPL Group, Inc.	FPL	0.75	\$56.34	5.50	1.89	2.00	2.30	31.05	33.95	43.25	415.00	432.00	4.77	0.58	13.23	7.70	1.01	1.81	1.83	0.45	0.82	8.52	11.72%	
Hawaiian Electric	HE	0.70	\$17.76	1.75	1.24	1.24	1.24	15.25	15.45	16.75	91.75	93.50	0.00	0.29	10.59	3.09	0.47	1.16	0.55	0.14	0.08	3.16	9.59%	
IDACORP, Inc.	IDA	0.70	\$27.69	2.75	1.20	1.20	1.40	29.20	31.00	36.00	48.00	52.00	5.27	0.49	7.83	3.84	2.02	0.95	1.92	-0.05	-0.10	3.74	8.25%	
MGE Energy, Inc.	MGE	0.65	\$35.94	2.80	1.45	1.47	1.54	21.85	22.85	21.05	23.20	25.00	1.56	0.45	13.12	5.90	1.89	1.65	3.10	0.39	1.22	7.12	10.64%	
Northeast Utilities	NU	0.70	\$23.31	2.25	0.95	1.00	1.15	20.25	21.25	25.00	176.00	210.00	4.77	0.49	9.24	4.52	4.51	1.15	5.20	0.13	0.68	5.20	9.44%	
NSTAR	NST	0.65	\$31.75	3.25	1.53	1.63	1.95	17.60	18.55	22.00	106.81	106.81	6.16	0.40	15.19	6.08	0.00	1.80	0.00	0.45	0.00	6.08	11.22%	
Pacific Gas & Electric Corp	PCG	0.55	\$39.92	4.25	1.68	1.80	2.20	27.80	29.80	36.25	370.00	405.00	6.92	0.48	12.11	5.84	2.29	1.44	3.28	0.30	1.00	6.84	11.35%	
Pinnacle West Capital	PNW	0.75	\$31.87	3.25	2.10	2.10	2.20	32.95	33.65	36.50	101.50	112.00	1.56	0.32	9.02	2.92	2.49	0.97	2.41	-0.03	-0.08	2.83	9.21%	
Portland General Electric	POR	0.75	\$19.40	2.00	1.01	1.05	1.20	20.70	21.35	24.00	75.15	80.00	4.55	0.40	8.50	3.40	1.58	0.94	1.48	-0.07	-0.10	3.30	8.89%	
Progress Energy	PGN	0.65	\$38.80	3.60	2.48	2.50	2.56	31.95	33.05	36.80	280.00	288.00	0.79	0.29	9.96	2.88	0.71	1.21	0.86	0.18	0.15	3.03	9.11%	
Public Service Enterprise Gr	PEG	0.80	\$31.98	3.75	1.33	1.40	1.70	17.05	18.90	24.25	506.00	490.00	6.69	0.55	16.11	8.80	-0.80	1.88	-1.50	0.47	-0.70	8.10	12.32%	
Southern Co.	SO	0.55	\$31.42	3.00	1.73	1.80	2.00	18.05	18.95	21.50	796.00	823.00	3.57	0.33	14.25	4.75	0.84	1.74	1.46	0.43	0.62	5.37	10.84%	
TECO Energy, Inc.	TE	0.85	\$13.18	1.40	0.80	0.80	0.90	9.70	10.05	11.75	214.00	218.00	4.00	0.36	12.23	4.37	0.46	1.36	0.63	0.26	0.17	4.53	10.52%	
Vectren Corp.	VVC	0.75	\$23.61	2.20	1.35	1.39	1.51	17.30	17.80	20.50	81.00	83.00	2.80	0.31	10.98	3.45	0.61	1.36	0.83	0.27	0.22	3.67	9.42%	
Wisconsin Energy	WEC	0.65	\$43.85	4.50	1.35	1.55	2.15	30.20	32.20	38.00	117.00	117.00	11.52	0.52	12.17	6.35	0.00	1.45	0.00	0.31	0.00	6.35	10.39%	
Xcel Energy, Inc.	XEL	0.65	\$19.38	2.00	0.97	1.00	1.10	15.90	16.50	19.00	456.00	464.00	3.23	0.45	10.77	4.85	0.44	1.22	0.53	0.18	0.10	4.94	9.88%	
Average		0.70	\$31.02	3.21										Average	11.64							Average	10.44%	
														Median	10.75								Median	10.19%

**Exhibit __ (RGR-1)
Schedule 5**

Central Hudson Gas and Electric Corporation																					
Cases 09-E-0588 and 09-G-0589																					
Calculation of Value Line Composite Cost of E																					
	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)
		EPS	DPS	DPS	DPS	BPS	BPS	BPS	# of	# of	DPS	Retention	Return on		Increase					Sustainable	Long-Form
<u>Company</u>	<u>Price</u>	<u>2012-14</u>	<u>###</u>	<u>2010</u>	<u>2012-14</u>	<u>2009</u>	<u>2010</u>	<u>2012-14</u>	<u>2009</u>	<u>2012-14</u>	<u>2012-14</u>	<u>2013</u>	<u>2013</u>	<u>B x R</u>	<u>Shares</u>	<u>2009</u>	<u>S Factor</u>	<u>V Factor</u>	<u>S x V</u>	<u>Growth</u>	<u>ROE</u>
Value Line Industrial Composite	33.40	3.30	0.80	0.84	0.96	12.10	12.50	15.65	200.00	190.00	4.55	0.71	21.88	15.51	-1.27	2.76	-3.52	0.64	##	13.27	15.20%
Source: Cols. (D) - (M)																					
Value Line Selection & Opinion																					
November 6, 2009.																					

Exhibit __ (RGR-1)
Schedule 6
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SPREADS BETWEEN 3-YEAR AND 1-YEAR TREASURY SECURITIES					
		<u>1Year</u>	<u>3Year</u>	Difference: <u>3 Yr - 1Yr</u>	
	Oct-04	2.23	2.85	0.62	
	Nov-04	2.50	3.09	0.59	
	Dec-04	2.67	3.21	0.54	
	Jan-05	2.86	3.39	0.53	
	Feb-05	3.03	3.54	0.51	
	Mar-05	3.30	3.91	0.61	
	Apr-05	3.32	3.79	0.47	
	May-05	3.33	3.72	0.39	
	Jun-05	3.36	3.69	0.33	
	Jul-05	3.64	3.91	0.27	
	Aug-05	3.87	4.08	0.21	
	Sep-05	3.85	3.96	0.11	
	Oct-05	4.18	4.29	0.11	
	Nov-05	4.33	4.43	0.10	
	Dec-05	4.35	4.39	0.04	
	Jan-06	4.45	4.35	-0.10	
	Feb-06	4.68	4.64	-0.04	
	Mar-06	4.77	4.74	-0.03	
	Apr-06	4.90	4.89	-0.01	
	May-06	5.00	4.97	-0.03	
	Jun-06	5.16	5.09	-0.07	
	Jul-06	5.22	5.07	-0.15	
	Aug-06	5.08	4.85	-0.23	
	Sep-06	4.97	4.69	-0.28	
	Oct-06	5.01	4.72	-0.29	
	Nov-06	5.01	4.64	-0.37	
	Dec-06	4.94	4.58	-0.36	
	Jan-07	5.06	4.79	-0.27	
	Feb-07	5.05	4.75	-0.30	
	Mar-07	4.92	4.51	-0.41	
	Apr-07	4.93	4.60	-0.33	
	May-07	4.91	4.69	-0.22	
	Jun-07	4.96	5.00	0.04	
	Jul-07	4.96	4.82	-0.14	
	Aug-07	4.47	4.34	-0.13	
	Sep-07	4.14	4.06	-0.08	
	Oct-07	4.10	4.01	-0.09	
	Nov-07	3.50	3.35	-0.15	
	Dec-07	3.26	3.13	-0.13	
	Jan-08	2.71	2.51	-0.20	
	Feb-08	2.05	2.19	0.14	
	Mar-08	1.54	1.80	0.26	
	Apr-08	1.74	2.23	0.49	
	May-08	2.06	2.69	0.63	
	Jun-08	2.42	3.08	0.66	
	Jul-08	2.28	2.87	0.59	
	Aug-08	2.18	2.70	0.52	
	Sep-08	1.91	2.32	0.41	
	Oct-08	1.42	1.86	0.44	
	Nov-08	1.07	1.51	0.44	
	Dec-08	0.49	1.07	0.58	
	Jan-09	0.44	1.13	0.69	
	Feb-09	0.62	1.37	0.75	
	Mar-09	0.64	1.31	0.67	
	Apr-09	0.55	1.32	0.77	
	May-09	0.50	1.39	0.89	
	Jun-09	0.51	1.76	1.25	
	Jul-09	0.48	1.55	1.07	
	Aug-09	0.46	1.65	1.19	
	Sep-09	0.40	1.48	1.08	
	<u>Average Ending October 2009:</u>				
	5 Year			0.24	
	2 1/2 Year			0.40	
	1Year			0.82	
	6 Months			1.04	
	3 Months			1.11	

Exhibit __ (RGR-1)
Schedule 6
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SORTED SPREADS BETWEEN 3-YEAR AND 1-YEAR TREASURY SECURITIES					
					SORTED
			1 Year	3 Year	Difference: 3 Yr - 1Yr
		Mar-07	4.92	4.51	-0.41
		Nov-06	5.01	4.64	-0.37
		Dec-06	4.94	4.58	-0.36
		Apr-07	4.93	4.60	-0.33
		Feb-07	5.05	4.75	-0.30
		Oct-06	5.01	4.72	-0.29
		Sep-06	4.97	4.69	-0.28
		Jan-07	5.06	4.79	-0.27
		Aug-06	5.08	4.85	-0.23
		May-07	4.91	4.69	-0.22
		Jan-08	2.71	2.51	-0.20
		Nov-07	3.50	3.35	-0.15
		Jul-06	5.22	5.07	-0.15
		Jul-07	4.96	4.82	-0.14
		Aug-07	4.47	4.34	-0.13
		Dec-07	3.26	3.13	-0.13
		Jan-06	4.45	4.35	-0.10
		Oct-07	4.10	4.01	-0.09
		Sep-07	4.14	4.06	-0.08
		Jun-06	5.16	5.09	-0.07
		Feb-06	4.68	4.64	-0.04
		May-06	5.00	4.97	-0.03
		Mar-06	4.77	4.74	-0.03
		Apr-06	4.90	4.89	-0.01
		Dec-05	4.35	4.39	0.04
		Jun-07	4.96	5.00	0.04
		Nov-05	4.33	4.43	0.10
		Sep-05	3.85	3.96	0.11
		Oct-05	4.18	4.29	0.11
		Feb-08	2.05	2.19	0.14
		Aug-05	3.87	4.08	0.21
		Mar-08	1.54	1.80	0.26
		Jul-05	3.64	3.91	0.27
		Jun-05	3.36	3.69	0.33
		May-05	3.33	3.72	0.39
		Sep-08	1.91	2.32	0.41
		Nov-08	1.07	1.51	0.44
		Oct-08	1.42	1.86	0.44
		Apr-05	3.32	3.79	0.47
		Apr-08	1.74	2.23	0.49
		Feb-05	3.03	3.54	0.51
		Aug-08	2.18	2.70	0.52
		Jan-05	2.86	3.39	0.53
		Dec-04	2.67	3.21	0.54
		Dec-08	0.49	1.07	0.58
		Nov-04	2.50	3.09	0.59
		Jul-08	2.28	2.87	0.59
		Mar-05	3.30	3.91	0.61
		Oct-04	2.23	2.85	0.62
		May-08	2.06	2.69	0.63
		Jun-08	2.42	3.08	0.66
		Mar-09	0.64	1.31	0.67
		Jan-09	0.44	1.13	0.69
		Feb-09	0.62	1.37	0.75
		Apr-09	0.55	1.32	0.77
		May-09	0.50	1.39	0.89
		Jul-09	0.48	1.55	1.07
		Sep-09	0.40	1.48	1.08
		Aug-09	0.46	1.65	1.19
		Jun-09	0.51	1.76	1.25

SPREADS BETWEEN 3-YEAR AND 1-YEAR TREASURY SECURITIES					
			1 Year	3 Year	Difference: 3 Yr - 1 Yr
		1985	8.42	9.64	1.22
		1986	6.45	7.06	0.61
		1987	6.77	7.68	0.91
		1988	7.65	8.26	0.61
		1989	8.53	8.55	0.02
		1990	7.89	8.26	0.37
		1991	5.86	6.82	0.96
		1992	3.89	5.30	1.41
		1993	3.43	4.44	1.01
		1994	5.32	6.27	0.95
		1995	5.94	6.25	0.31
		1996	5.52	5.99	0.47
		1997	5.63	6.10	0.47
		1998	5.05	5.14	0.09
		1999	5.08	5.49	0.41
		2000	6.11	6.22	0.11
		2001	3.49	4.09	0.60
		2002	2.00	3.10	1.10
		2003	1.24	2.10	0.86
		2004	1.89	2.78	0.89
		2005	3.62	3.93	0.31
		2006	4.94	4.77	-0.17
		2007	4.53	4.35	-0.18
		2008	1.83	2.24	0.41
		* 2009	0.51	1.44	0.93
					(January - September)
<u>Averages Ending 2009:</u>	25 Years		4.86	5.45	0.59
	20 Years		4.19	4.96	0.77
	15 Years		3.83	4.27	0.44
	10 Years		3.02	3.50	0.49
	5 Years		3.09	3.35	0.26
<u>Medians Ending 2009:</u>	25 Years				0.60
	20 Years				0.47
	15 Years				0.41
	10 Years				0.51
	5 Years				0.31
<u>5-Year Averages Ending:</u>	1989		7.56	8.24	0.67
	1994		5.28	6.22	0.94
	1999		5.44	5.79	0.35
	2004		2.95	3.66	0.71
	2009		3.09	3.35	0.26

COMPARISON OF RECENT AND PROJECTED INTEREST RATES					
	Average:				
	July-				
	September				
	2009	2010	2011	2012	2013
10-Year Treasury Note					
Recent	3.52 %				
Projections:					
Blue Chip Financial					
Forecasts 12/01/09		3.8 %	4.5 %	5.0 %	5.3 %
Value Line Quarterly					
Economic Review 11/27/09		3.7 %	4.2 %	4.3 %	4.5 %
AAA Corporate Bond Rate					
Recent	5.27 %				
Projections:					
Blue Chip Financial					
Forecasts 12/01/09		5.4 %	5.9 %	6.3 %	6.6 %
Value Line Quarterly					
Economic Review 11/27/09		5.8 %	6.3 %	6.4 %	6.5 %