NOTE: WHERE THERE IS MORE THAN ONE JUMP WITHIN A BRANCHPOINT BOX, THE JUMPS ARE TO BE APPLIED IN ORDER FROM THE TOP.

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

THIS IS A REINTERVIEW HH (X024=1);
THIS IS A NEW INTERVIEW HH (X024 NOT 1)

THIS IS A REINTERVIEW R (Z076=1);
THIS IS A NEW SPOUSE/PARTNER OF A REINTERVIEW R (Z076=0);
THIS IS A NEVER INTERVIEWED R (Z076=5)

THIS IS A FINANCIAL R (X007=1);
THIS IS A FAMILY R (X007=2);
THIS IS A FINANCIAL & FAMILY R (X007=3);
THIS IS A NON-FINANCIAL & NON-FAMILY R (X007=4);

FINANCIAL R’s LAST IW MONTH (per X038), YEAR (per X039)

R OWNED A MAIN RESIDENCE OR (MOBILE (HOME AND/OR SITE)) OR FARM AT R’s LAST IW (X079=1)

R WAS ASKED ABOUT VALUE OF MAIN RESIDENCE (H020 NOT EMPTY);
R WAS ASKED ABOUT VALUE OF SECOND RESIDENCE (H166) NOT EMPTY

R CURRENTLY OWNS MAIN RESIDENCE (H004=1);
R CURRENTLY OWNS [SECOND RESIDENCE OR CONDO] (H151=1)
R CURRENTLY OWNS [ALL or PART OF] FARM (H008=(1 or 2));
R CURRENTLY OWNS [MOBILE HOME AND SITE] (H014=1);

R OWNED REAL ESTATE OTHER THAN HOME IN R’s LAST IW (Z098=1);
R CURRENTLY OWNS REAL ESTATE OTHER THAN HOME/FARM/BUSINESS (Q133={1 or 2})

R OWNED BUSINESS OTHER THAN FARM AT R’s LAST IW (X086=1);
R CURRENTLY OWNS BUSINESS OTHER THAN FARM (Q147 ={1 or 2})

R OWNED (STOCKS OR STOCK MUTUAL FUNDS) AT R’s LAST IW (X087 NOT 1);
R CURRENTLY OWNS [STOCKS OR STOCK MUTUAL FUNDS] (Q316 NOT 1)

NUMBER OF CHILDREN/HHMS MOVED (IN OR OUT) OF HH SINCE R’s LAST IW (per A102);
NO ONE MOVED (IN OR OUT) OF HH SINCE R’s LAST IW (A102=0)

* A variable fieldname and code reference is shown at its first occurrence in the questionnaire, but in some cases, especially when it is common, is not shown after that.

**************************************************************************

R000_SectionIntro
Now I'd like to ask you some questions about the changes in your (family's) finances since we last talked to you. [Since FINANCIAL R's LAST IW MONTH (per X038), YEAR (per X039) In the last two years], have you (or your [husband/wife/partner]) bought or sold a home that was your primary residence or second home?

1. YES
5. NO, GO TO R023
DK, GO TO R023
RF, GO TO R023

R003_BuySellBothHome

Did you only buy, only sell, both buy and sell, or what?

IWER: IF R REPORTS MULTIPLE SALES OR PURCHASES, SELECT 'OTHER: (SPECIFY)'

1. ONLY BOUGHT, GO TO R006
2. ONLY SOLD, GO TO R012 BRANCHPOINT
3. BOTH BOUGHT AND SOLD, GO TO R006
7. OTHER (SPECIFY)
DK, GO TO R023
RF, GO TO R023
Please describe (each of those transactions/that transaction).

IWER: PROBE FOR MONTH AND YEAR OF EACH SALE OR PURCHASE (SINCE [MONTH] [YEAR] IN THE LAST TWO YEARS] AND THE PURCHASE PRICE OF EACH HOME

OPEN

R006 BRANCHPOINT: GO TO R023

In what year did you buy a home?

YEAR
DK, GO TO R007
RF, GO TO R007
(What month was that?)

| 01. JAN | 02. FEB | 03. MAR | 04. APR | 05. MAY | 06. JUN | 07. JUL | 08. AUG | 09. SEP | 10. OCT | 11. NOV | 12. DEC | DK | RF |

What was the purchase price?

IWER: DO NOT PROBE DK/RF

AMOUNT - GO TO R012 BRANCHPOINT
DK
RF
R008

R008-R010 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $15,000, $50,000, $200,000
ENTRY POINT: $50,000

R012 BRANCHPOINT: IF R BOUGHT BUT DID NOT SELL A HOME (R003=1), GO TO R023

R012_YrSoldHome

In what year did you sell a home?

YEAR
DK, GO TO R013
RF, GO TO R013
R011 BRANCHPOINT: IF YEAR AT R012 WAS MORE THAN 2 YEARS AGO, GO TO R013

(What month was that?)

<p>| | | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>01. JAN</td>
<td>02. FEB</td>
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<td>04. APR</td>
<td>05. MAY</td>
<td>06. JUN</td>
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<td>07. JUL</td>
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<td>10. OCT</td>
<td>11. NOV</td>
<td>12. DEC</td>
</tr>
<tr>
<td>DK</td>
<td>RF</td>
<td></td>
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</tbody>
</table>

R013_SellPxHome

What was the selling price?

IWER: DO NOT PROBE DK/RF

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<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>AMOUNT, GO TO R018</td>
<td>DK</td>
<td>RF</td>
</tr>
</tbody>
</table>
R014

R014-R016 Unfolding Sequence
Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $15,000, $50,000, $200,000
ENTRY POINT: $50,000

R018_

In what year did you buy that home?

IWER: THIS REFERS TO THE HOME THAT THEY SOLD

---------
YEAR
DK, GO TO R019
RF, GO TO R019
R017 _

(What month was that?)

01. JAN
02. FEB
03. MAR
04. APR
05. MAY
06. JUN
07. JUL
08. AUG
09. SEP
10. OCT
11. NOV
12. DEC
DK
RF

R019_SoldHomeBuyPx

What was the purchase price?

IWER: THIS REFERS TO THE HOME THAT THEY SOLD
IWER: DO NOT PROBE DK/RF

-------------------
AMOUNT, GO TO R023
DK
RF
R020

R020-R022 Unfolding Sequence
Question text: Did it amount to a total of less than $\_\_\_, more than $\_\_\_, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $15,000, $50,000, $200,000
ENTRY POINT: $50,000

R023

IF R OWNS {SECOND HOME OR CONDO OR OWN TIMESHARES IN ONE} (X027=0 or H151=1):
[Since FINANCIAL R’s LAST IW MONTH, YEAR/In the last two years], did you (or your [husband/wife/partner]) make any major additions or home improvements to a primary residence or second home that you owned?

OTHERWISE:
[Since FINANCIAL R’s LAST IW MONTH, YEAR/In the last two years], did you (or your [husband/wife/partner]) make any major additions or home improvements to a primary residence that you owned?

[IWER: DO NOT COUNT GENERAL MAINTENANCE OR UPKEEP]

1. YES
5. NO, GO TO R028 BRANCHPOINT
DK, GO TO R028 BRANCHPOINT
RF, GO TO R028 BRANCHPOINT
R024_CostHomeImprove

What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

IWER: DO NOT PROBE DK/RF

------------------
AMOUNT, GO TO R028 BRANCHPOINT
DK
RF

R025

R025-R027 Unfolding Sequence
Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $2,000, $10,000, $50,000
ENTRY POINT: $10,000
R028

[Since FINANCIAL R’s LAST IW MONTH, YEAR/in the last two years], have you (or your [husband/wife/partner]) sold any real estate other than your principal residence or second home, such as land, or rental or investment property?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1. YES, GO TO R034</td>
<td>5. NO</td>
</tr>
<tr>
<td>DK</td>
<td>RF</td>
</tr>
</tbody>
</table>

R029

Have you bought any such real estate properties [since [MONTH] [YEAR]|in the last two years]?

<p>| | |</p>
<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO, GO TO R044</td>
</tr>
<tr>
<td>DK, GO TO R044</td>
<td>RF, GO TO R044</td>
</tr>
</tbody>
</table>
R030_BuyPxRealEstate

About how much in total did you pay for this real estate?

IWER: DO NOT PROBE DK/RF

---------------
AMOUNT, GO TO R035 BRANCHPOINT
DK
RF

R031

R031-R033 Unfolding Sequence

Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $50,000, $200,000, $500,000
ENTRY POINT: $200,000
R034

Did you (and your [husband/wife/partner]) also buy any real estate of this sort [since FINANCIAL R's LAST IW MONTH, YEAR/in the last two years]?

1. YES, GO TO R039
5. NO
DK
RF

R035 BRANCHPOINT: IF R DID NOT SELL ANY OTHER REAL ESTATE (R028 NOT 1), GO TO R044

R035_SellPxRealEst

About how much in total was the dollar value of the real estate you sold [since FINANCIAL R's LAST IW MONTH, YEAR/in the last two years]?

IWER: DO NOT PROBE DK/RF

---------------

AMOUNT, GO TO R044
DK
RF
R036

R036-R038 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $50,000, $200,000, $500,000
ENTRY POINT: $200,000

R039 BRANCHPOINT: GO TO R044

R039

Overall, was the dollar cost of the real estate you bought greater than the dollar value of what you sold minus commissions, less than the value of what you sold, about equal, or what?

1. BOUGHT MORE THAN SOLD
2. BOUGHT LESS THAN SOLD
3. BOUGHT AND SOLD ABOUT EQUAL AMOUNTS, GO TO R044
   DK, GO TO R044
   RF, GO TO R044
R040_GainLossRealEst

Roughly, about how much [more|less] did you buy than you sold?

IWER: DO NOT PROBE DK/RF

-----------------
AMOUNT, GO TO R044
DK
RF

R041

R041-R043 Unfolding Sequence
Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $50,000, $200,000, $500,000
ENTRY POINT: $200,000
[Since FINANCIAL R’s LAST IW MONTH, YEAR/In the last two years], did you (or your [husband/wife/partner]) make any major additions or home improvements to any real estate properties that you owned, other than your principal residence or second home?

IWER: DO NOT COUNT GENERAL MAINTENANCE OR UPKEEP

1. YES
5. NO, GO TO R049 BRANCHPOINT
DK, GO TO R049 BRANCHPOINT
RF, GO TO R049 BRANCHPOINT

R045_

What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

IWER: DO NOT PROBE DK/RF

_________
AMOUNT, GO TO R049 BRANCHPOINT
DK
RF
R046

R046-R048 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $2,000, $10,000, $50,000
ENTRY POINT: $10,000

R049

R049 BRANCHPOINT: IF R DID NOT REPORT OWNING (ALL OR PART) OF A BUSINESS (AT R's LAST IW (X086 NOT 1) and IN THIS IW (Q147 (NOT 1 and NOT 2))), GO TO R061 BRANCHPOINT

R049

[Since FINANCIAL R’s LAST IW MONTH, YEAR/In the last two years], have you (or your [husband/wife/partner]) put personal funds into a privately held business, professional practice, partnership or farm that you own or share ownership in?

1. YES
5. NO, GO TO R054
DK, GO TO R054
RF, GO TO R054
R050_AmtFundsToBus

Altogether, about how much new money did you [or your partner|husband|wife] put into that, including any funds that you borrowed?

IWER: DO NOT PROBE DK/RF

_________ AMOUNT, GO TO R054
DK
RF

R051

R051-R053 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $5,000, $50,000, $500,000
ENTRY POINT: $50,000

R054_

[Since FINANCIAL R’s LAST IW MONTH, YEAR/in the last two years], have you (or your [husband/wife/partner]) sold part or all of any interest in a privately held business, professional practice, partnership or farm?

1. YES
5. NO, GO TO R061 BRANCHPOINT
DK, GO TO R061 BRANCHPOINT
RF, GO TO R061 BRANCHPOINT
R055_SellPxBusiness

Altogether, about how much did you [or your partner/husband/wife] sell your interest for? (What was the selling price?)

IWER: WE WANT THE PRICE THE BUYER PAID
IWER: DO NOT PROBE DK/RF

---

AMOUNT, GO TO R060
DK
RF

---

R056

R056-R058 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $10,000, $100,000, $1,000,000
ENTRY POINT: $100,000
R060

In what year did you sell that?

IWER: MOST RECENT SALE, IF MORE THAN ONE

____________________
YEAR
DK, GO TO R061 BRANCHPOINT
RF, GO TO R061 BRANCHPOINT

R059 BRANCHPOINT: IF YEAR AT R060 WAS MORE THAN 2 YEARS AGO, GO TO R061 BRANCHPOINT

R059

(What month was that?)

01. JAN
02. FEB
03. MAR
04. APR
05. MAY
06. JUN
07. JUL
08. AUG
09. SEP
10. OCT
11. NOV
12. DEC
DK
RF
Not counting any IRAs, Keoghs or pension accounts, [since FINANCIAL R’s LAST IW MONTH, YEAR/ in the last two years], have you (or your [husband/wife/ partner]) bought any stock, or put money into stock mutual funds, including any automatic reinvestments?

1. YES  
5. NO, GO TO R072  
DK, GO TO R072  
RF, GO TO R072

Did you [or your partner/husband/wife] also sell or cash in any such assets?

1. YES  
5. NO, GO TO R068  
DK, GO TO R068  
RF, GO TO R068
R063

Did you buy more or sell more -- that is, overall, did you put new money into stocks, stock mutual funds, managed investment accounts or trusts, take money out of them, or put in about as much as you took out?

1. PUT MONEY IN
2. TAKE MONEY OUT
3. PUT IN ABOUT AS MUCH AS TOOK OUT, GO TO R077 BRANCHPOINT
   DK, GO TO R077 BRANCHPOINT
   RF, GO TO R077 BRANCHPOINT

R064_GainLossStocks

About how much more did you [put in than you took out|take out than you put in]?

IWER: DO NOT PROBE DK/RF

AMOUNT, GO TO R077 BRANCHPOINT
   DK
   RF

R065

R065-R067 Unfolding Sequence

Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $2,500, $10,000, $50,000
ENTRY POINT: $10,000
R068_AmtNewMoneyStock

Altogether, how much money (including any automatic reinvestment) did you [or your partner|husband|wife] put into that?

IWER: DO NOT PROBE DK/RF

R069

R069-R071 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $5,000, $25,000, $100,000
ENTRY POINT: $25,000
[Since FINANCIAL R's LAST IW MONTH, YEAR/In the last two years], have you (or your [husband/wife/partner]) sold any shares of stock in publicly held corporations or taken money out of any mutual funds, managed investment accounts or trusts?

1. YES
5. NO, GO TO R077 BRANCHPOINT

DK, GO TO R077 BRANCHPOINT
RF, GO TO R077 BRANCHPOINT

Altogether, how much money did you [or your partner|husband|wife] get from that?

IWER: DO NOT PROBE DK/RF

________ AMOUNT, GO TO R077 BRANCHPOINT
DK
RF
R074

R074-R076 Unfolding Sequence
Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $5,000, $25,000, $100,000
ENTRY POINT: $25,000

R077 BRANCHPOINT: IF R DID NOT REPORT OWNING A HOME AT R's LAST IW (X079 NOT 1) or R WAS ASKED ABOUT THE VALUE OF A (MAIN OR SECOND) HOME IN THIS IW ((H016 or H020 or H166) NOT EMPTY), GO TO R083 BRANCHPOINT

IF R DID NOT REPORT THAT S/HE DID NOT (BUY OR SELL) A (MAIN OR SECOND) HOME SINCE R's LAST IW (R002 NOT 5), GO TO R081 BRANCHPOINT

R077_MainHomeBadRecrd

Our records show that you (and your [husband/wife/partner]) owned a home in [FINANCIAL R's LAST IW MONTH, YEAR/the last two years] that you do not now own and did not sell.

What happened to that home □ did you give it to someone, are our records incorrect, or what?

1. GAVE TO SOMEONE
2. RECORDS INCORRECT, GO TO R081 BRANCHPOINT
7. OTHER (SPECIFY), GO TO R081 BRANCHPOINT
DK, GO TO R081 BRANCHPOINT
RF, GO TO R081 BRANCHPOINT
R078SMainHomeBadRec_S

Our records show that you (and your [husband/wife/partner]) owned a home in [FINANCIAL R’s LAST IW MONTH, YEAR/the last two years] that you do not now own and did not sell.

What happened to that home □ did you give it to someone, are our records incorrect, or what?

Other (specify):

OTHER (SPECIFY________________________________________________________)  

R079M

Who did you [or your partner|husband|wife] give the house to, (that is what is their relationship to you)?

IWER: CHOOSE ALL THAT APPLY

2. CHILD/CHILD-IN-LAW /GRANDCHILD
3. OTHER RELATIVE, GO TO R081 BRANCHPOINT
4. SOMEONE ELSE, GO TO R081 BRANCHPOINT
DK, GO TO R081 BRANCHPOINT
RF, GO TO R081 BRANCHPOINT
R103_R080Mtemp

(Which child is that?)
IWER: Choose all that apply

IF GRANDCHILD: Which child of yours [or your partner|husband|wife] is the parent of that grandchild?

<table>
<thead>
<tr>
<th>CHILD NAME(S) [DISPLAYED BY BLAISE FROM PREVIOUS RESPONSES]</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. TO 52. CHILD NAME(S)</td>
</tr>
<tr>
<td>[ROWS PROVIDED BY BLAISE AS NECESSARY]</td>
</tr>
<tr>
<td>92. DECEASED CHILD</td>
</tr>
<tr>
<td>93. ALL CHILDREN</td>
</tr>
<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
</tr>
</tbody>
</table>

R081 BRANCHPOINT: IF R SOLD BUT DID NOT BUY A HOME (R003 NOT 2), GO TO R083 BRANCHPOINT

R081_SoldHomeBadRecrd

Our records show that you owned a home in [FINANCIAL R's LAST IW MONTH, YEAR/the last two years] that you have since sold.

What did you decide to do with the proceeds from selling the house (did you invest the money, did you give it to someone, are our records incorrect, or what?)

| 1. INVEST THE MONEY                                           |
| 2. GAVE TO SOMEONE                                            |
| 3. RECORDS INCORRECT                                          |
| 7. OTHER (SPECIFY) (R082)                                    |
| DK                                                            |
| RF                                                            |
Our records show that you owned a home in [FINANCIAL R's LAST IW MONTH, YEAR/the last two years] that you have since sold.

What did you decide to do with the proceeds from selling the house □ did you invest the money, did you give it to someone, are our records incorrect, or what?

Other (specify):

OTHER (SPECIFY)

---

Sometimes changes in a family's savings or assets are due to people joining or leaving the family.

Was there anyone living with you (and your [husband/wife/partner]) in [FINANCIAL R's LAST IW MONTH, YEAR/the last two years] who doesn't live with you now and who took $5,000 or more in assets or debts away with them?

1. YES, ASSETS
2. YES, DEBTS, GO TO R088
3. BOTH
5. NO, GO TO R092
D, GO TO R092
RF, GO TO R092
R084_AmtHHAssetsLost

Altogether, what is the total dollar value of assets that were removed that way?

IWER: DO NOT PROBE DK/RF

_________
AMOUNT, GO TO R088 BRANCHPOINT
DK
RF

R085

R085-R087 Unfolding Sequence

Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $10,000, $25,000, $100,000
ENTRY POINT: $25,000
R088_AmtHHDebtRemoved

Altogether, what is the total dollar value of debts that were removed that way?

IWER: DO NOT PROBE DK/RF

---

R089

R089-R091 Unfolding Sequence

Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $5,000, $10,000, $25,000
ENTRY POINT: $10,000
Is there anyone in your family living with you (and your [husband/wife/partner]) now who has joined the family [since FINANCIAL R’s LAST IW MONTH, YEAR/in the last two years] and who had $5,000 or more in assets or debts at the time they joined the family?

1. YES, ASSETS
2. YES, DEBTS, GO TO R097
3. BOTH
5. NO, GO TO R101 (R ASSIST)
DK, GO TO R101 (R ASSIST)
RF, GO TO R101 (R ASSIST)

Altogether, what was the total dollar value of assets that were brought into the family in that way?

IWER: DO NOT PROBE DK/RF

AMOUNT, GO TO R097 BRANCHPOINT
DK
RF
R094

R094-R096 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $10,000, $25,000, $100,000
ENTRY POINT: $25,000

R097 BRANCHPOINT: IF R DID NOT SAY THAT DEBTS WERE ADDED TO THE HH BY A NEW HH MEMBER MOVING IN (R092 (NOT 2 and NOT 3)), GO TO R101
(R ASSIST)

R097_AmtDebtAddToHH

Altogether, what was the total dollar value of debts that were brought into the family in that way?

IEWER: DO NOT PROBE DK/RF

________ AMOUNT, GO TO R101 (R ASSIST)
DK
RF
R098

R098-R100 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: $5,000, $10,000, $25,000
ENTRY POINT: $10,000

R101_AssistR

IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION R - ASSET CHANGE?

1. NEVER
2. A FEW TIMES
3. MOST OR ALL OF THE TIME
4. THE SECTION WAS DONE BY A PROXY REPORTER
5. NO QUESTIONS WERE ASKED