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When it comes to the slowing economy, Ellen Spero isn't biting her nails just yet. But the 47-year-old manicurist isn't cutting, filling or polishing as many nails as she'd like to, either. Most of her clients spend \$12 to \$50 weekly, but last month two longtime customers suddenly stopped showing up. Spero blames the softening economy. "I'm a good economic indicator," she says. "I provide a service that people can do without when they're concerned about saving some dollars." So Spero is downscaling, shopping at middle-brow Dillard's department store near her suburban Cleveland home, instead of Neiman Marcus. "I don't know if other clients are going to abandon me, too," she says. Even before Alan Greenspan's admission that America's red-hot economy is cooling, lots of working folks had already seen signs of the slowdown themselves. From car dealerships to Gap outlets, sales have been lagging for months as shoppers temper their spending. For retailers, who last year took in 24 percent of their revenue between Thanksgiving and Christmas, the cautious approach is coming at a crucial time. Already, experts say, holiday sales are off 7 percent from last year's pace. But don't sound any alarms just yet. Consumers seem only mildly concerned, not panicked, and many say they remain optimistic about the economy's long-term prospects, even as they do some modest belt-tightening. Consumers say they're not in

despair because, despite the dreadful headlines, their own fortunes still feel pretty good. Home prices are holding steady in most regions. In Manhattan, “ there ’ s a new gold rush happening in the \$4 million to \$10 million range, predominantly fed by Wall Street bonuses, ” says broker Barbara Corcoran. In San Francisco, prices are still rising even as frenzied overbidding quiets. “ Instead of 20 to 30 offers, now maybe you only get two or three, ” says John Tealdi, a Bay Area real-estate broker. And most folks still feel pretty comfortable about their ability to find and keep a job。 Many folks see silver linings to this slowdown. Potential home buyers would cheer for lower interest rates. Employers wouldn ’ t mind a little fewer bubbles in the job market. Many consumers seem to have been influenced by stock-market swings, which investors now view as a necessary ingredient to a sustained boom. Diners might see an upside, too. Getting a table at Manhattan ’ s hot new Alain Ducasse restaurant need to be impossible. Not anymore. For that, Greenspan

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