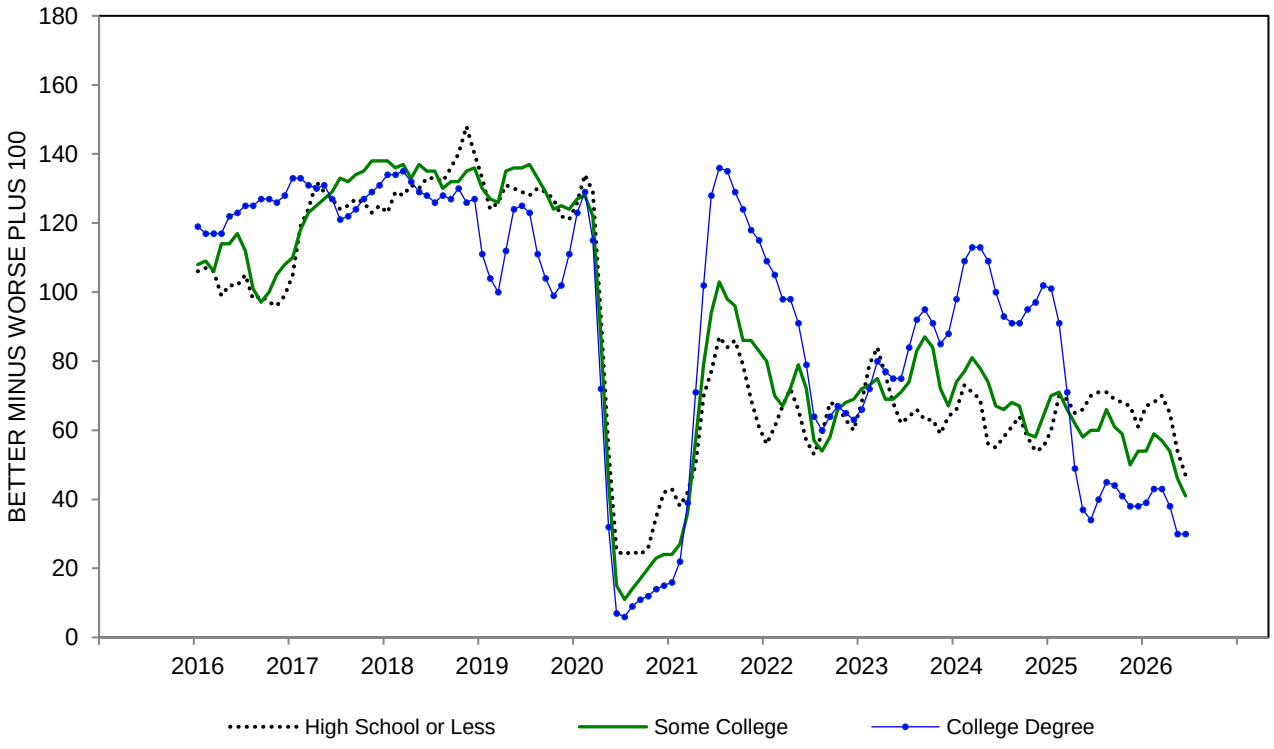**CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO**