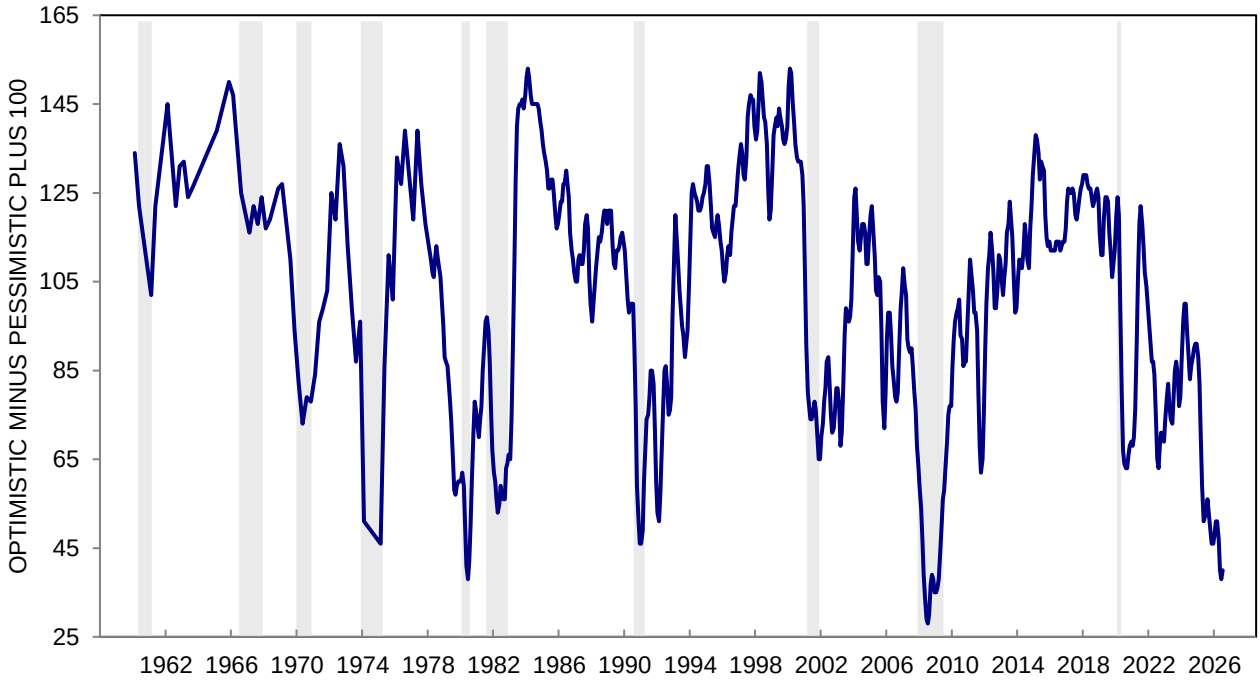**CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS**