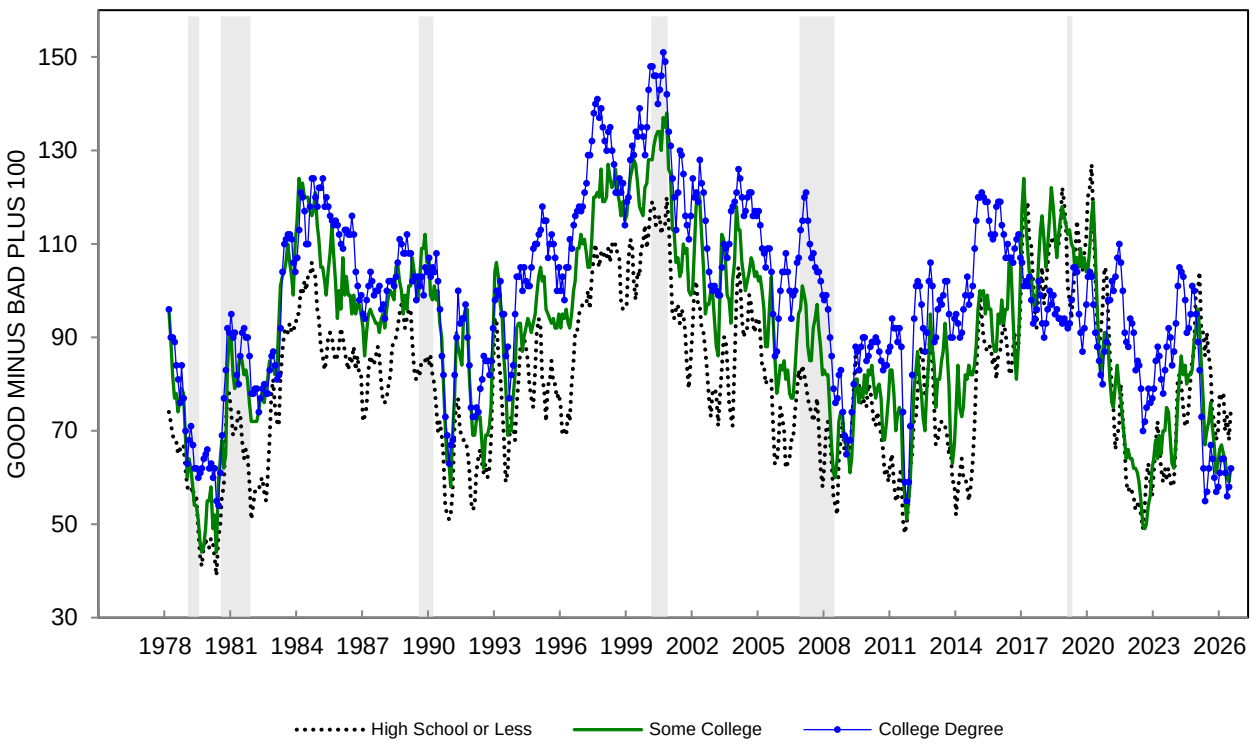CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS