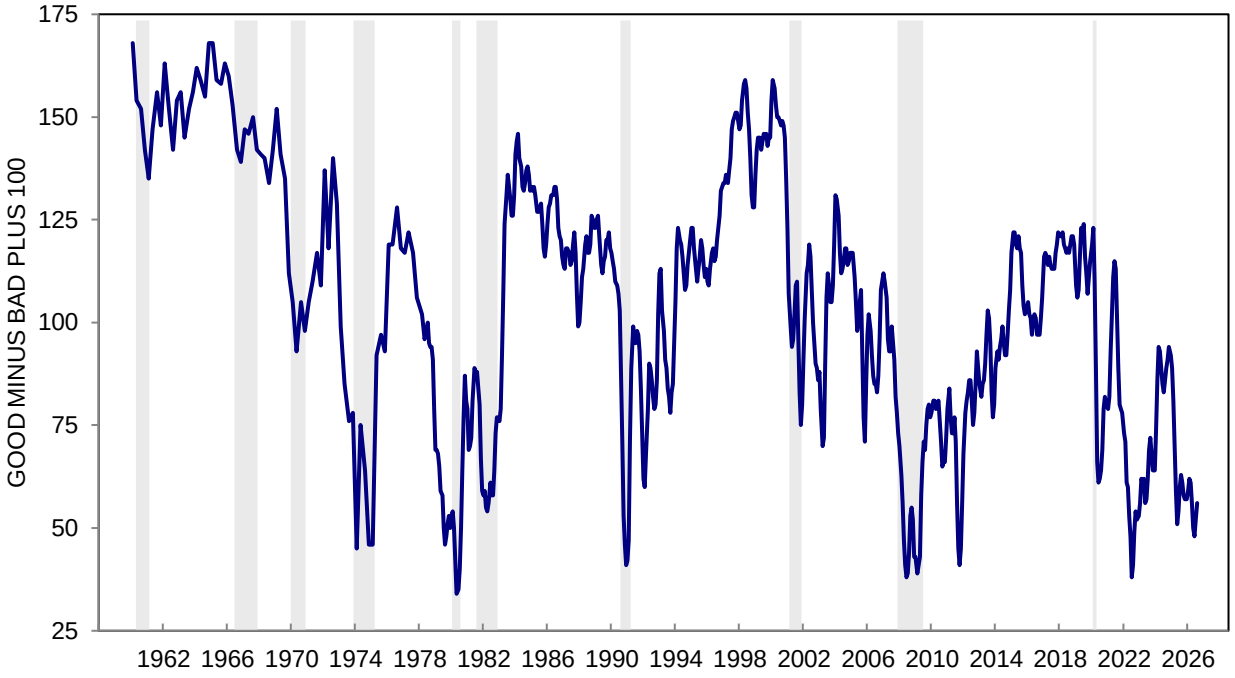**CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR**