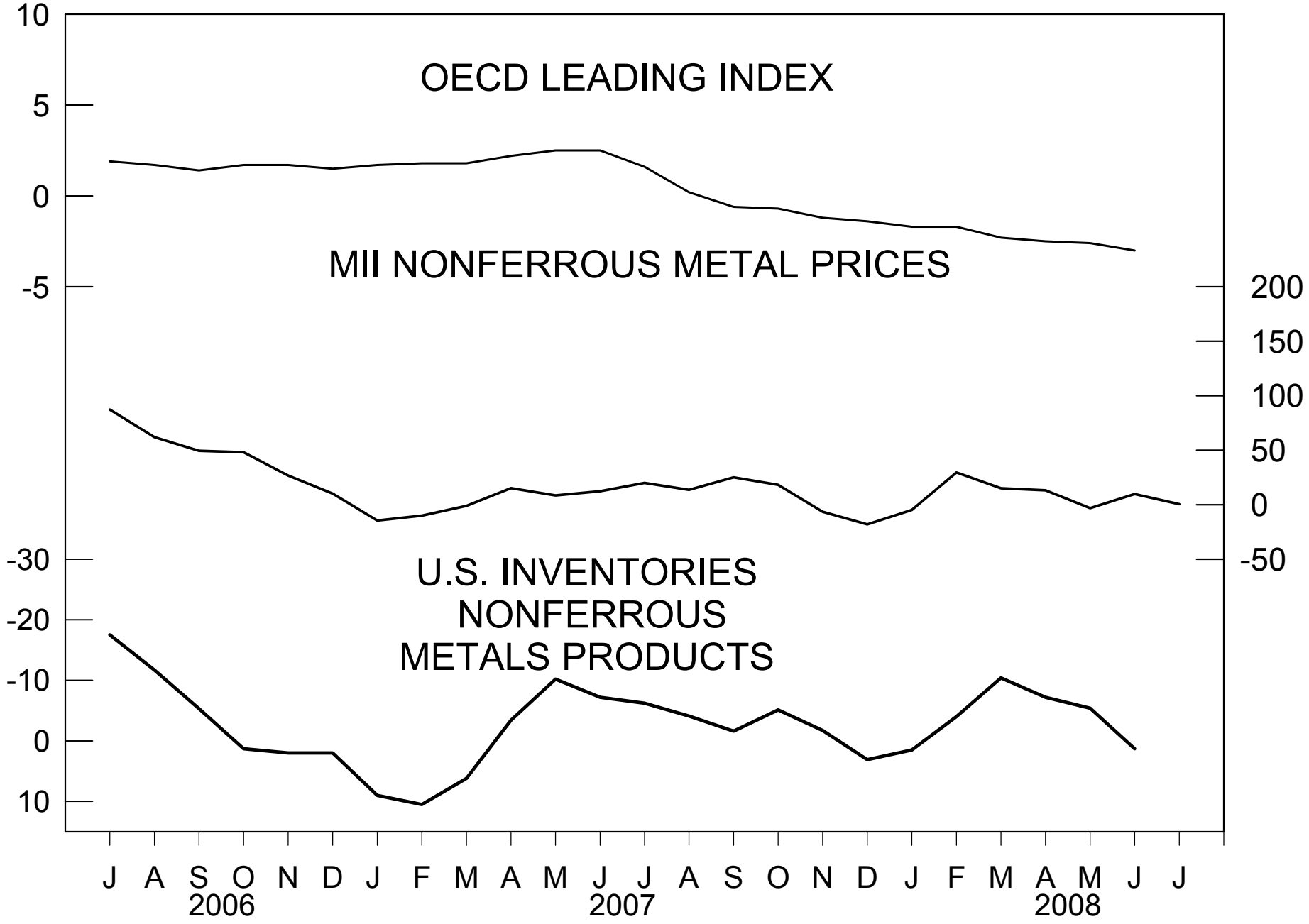GROWTH RATE SNAPSHOT