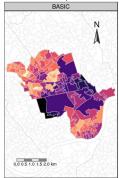
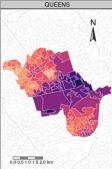
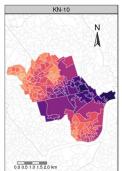
Westminster Depression Rates by Shrinkage Method









Rate



0.0075 to 0.0080 0.0080 to 0.0085