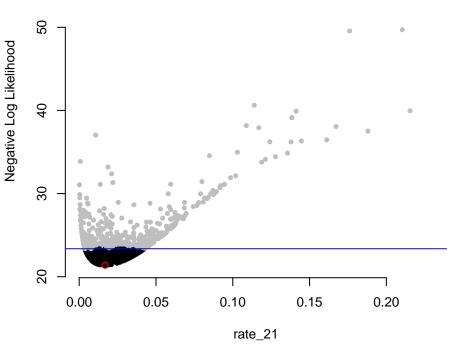
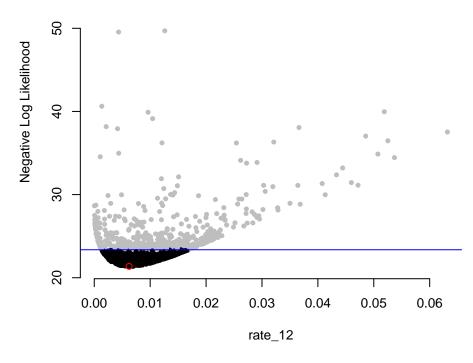
rate_21 rate_12





rate_12 vs. rate_21

