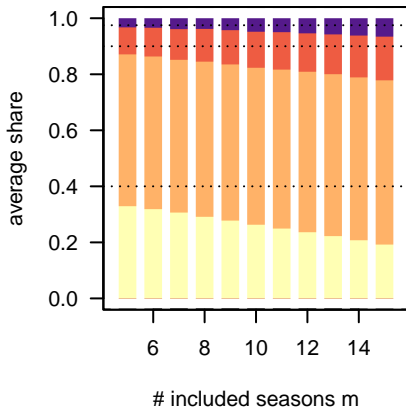
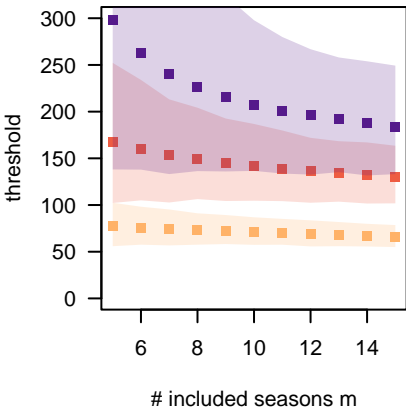
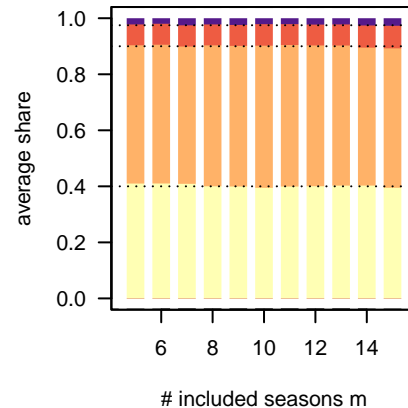
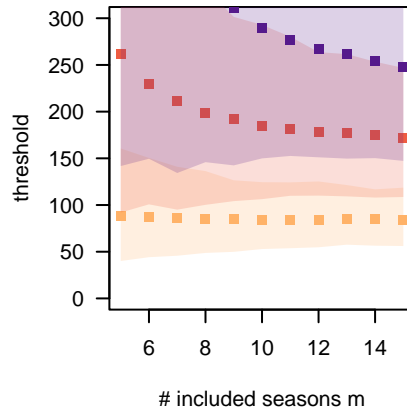


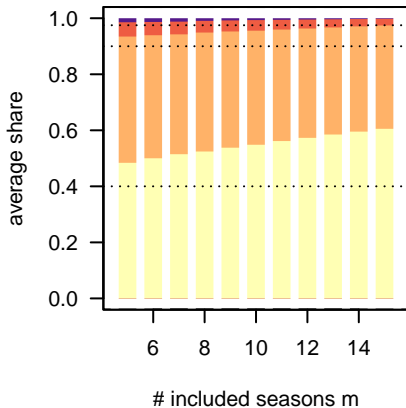
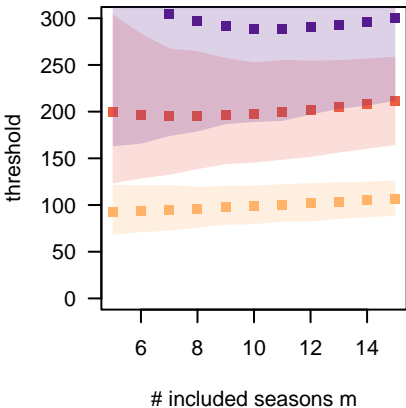
3% yearly growth, $n = 1$, trend ignored



3% yearly growth, $n = 1$, trend accounted



-3% yearly growth, $n = 1$, trend ignored



-3% yearly growth, $n = 1$, trend accounted

