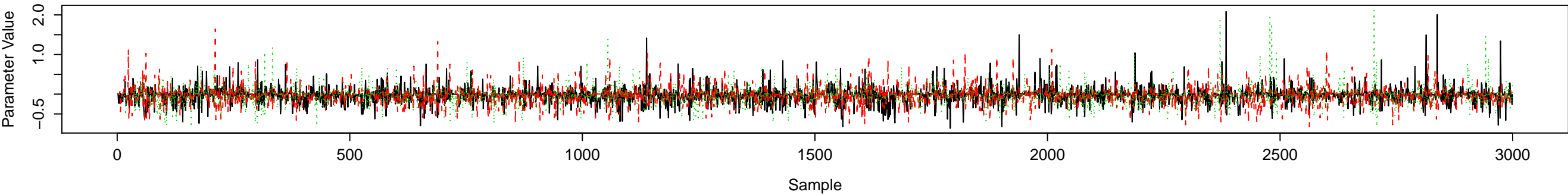
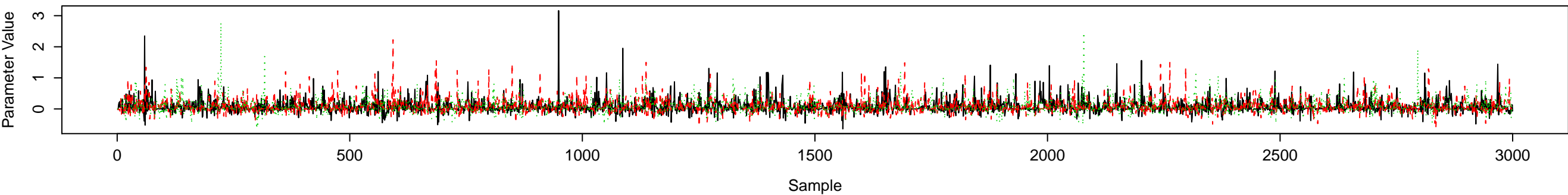


Calendar Year Effect Error :3



Calendar Year Effect Error :7



Calendar Year Effect Error :12

