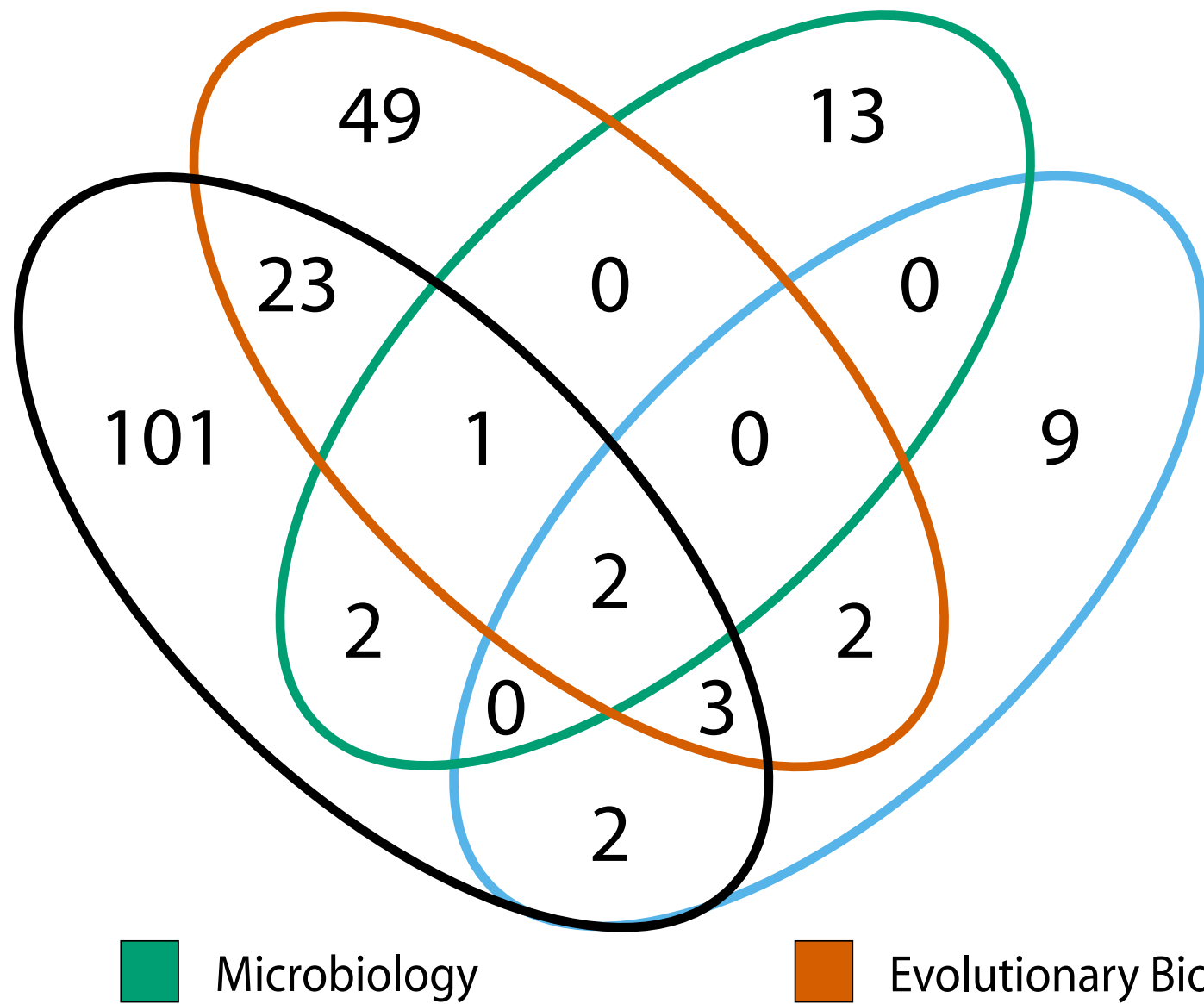


A Usage in first year



B Usage in any year

