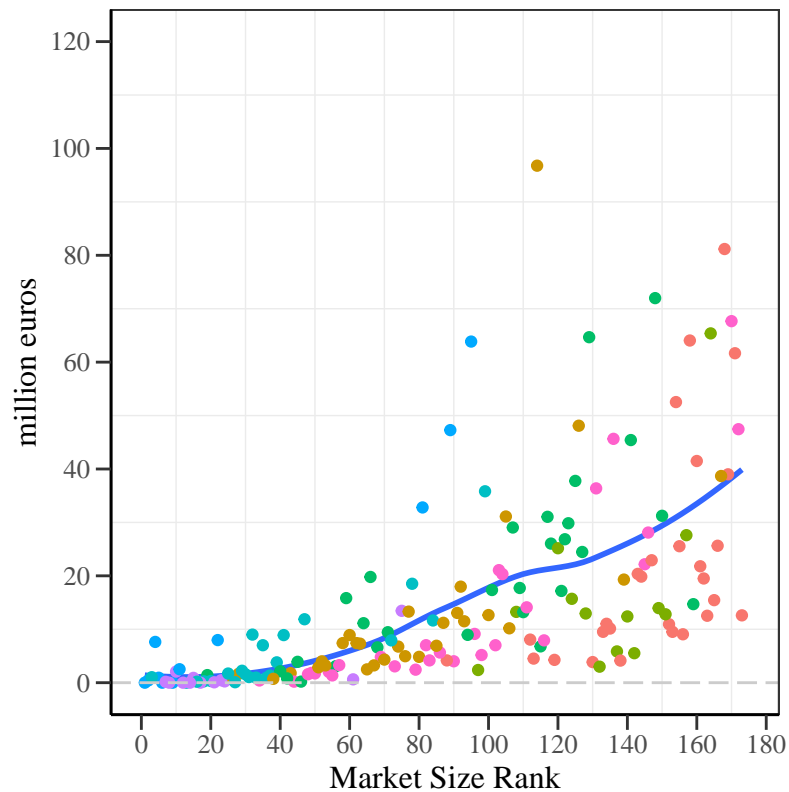


(a) Transfer Income



(b) Transfer Costs

