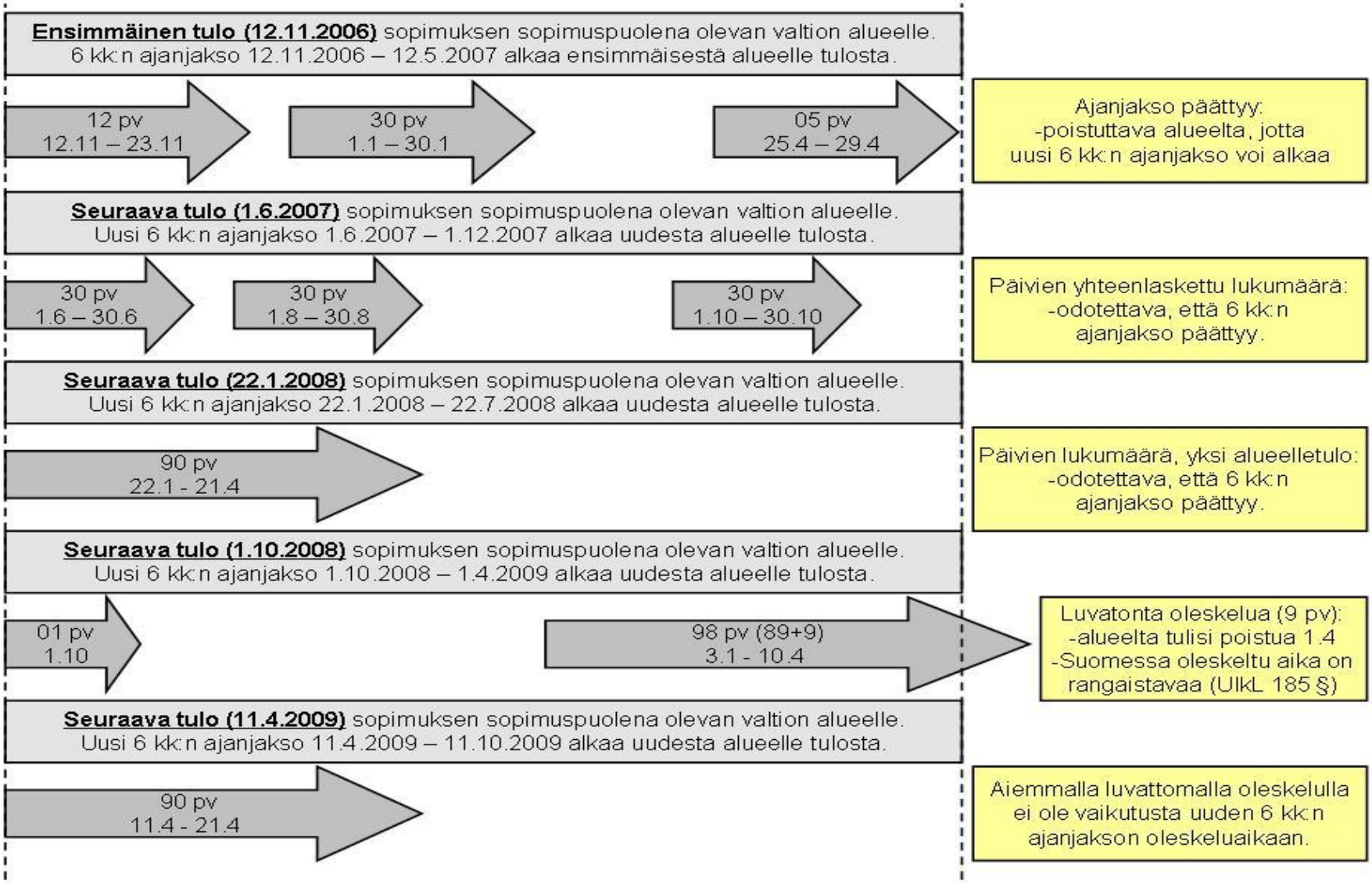ESIMERKKEJÄ VIISUMIVAPAUSAJAN LASKENNASTA