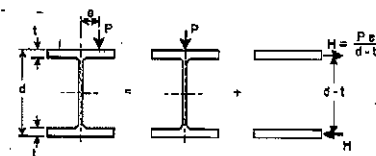
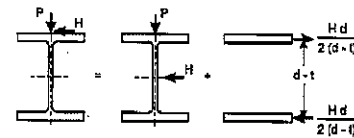


$$\sigma = \frac{M_x}{S_x} + \frac{M_y}{S_y} + \frac{M_{fl}}{S_y/2} + \frac{P}{A}$$



(a) Eccentric vertical load



(b) Vertical and horizontal loads