Deb a Ne a Pi e, CPA, MBA C ic Vi ae

A i a P fe f Acc i g, NTT; A i a Dea, Di ec f U de g ad a e P g a RICHARD A. CHAIFETZ SCHOOL OF BUSINESS SAINT LOUIS UNIVERSITY 3674 Li de B d. Sai L i, Mi i 63108 314.977.3895 Debbie.Pi e@ .ed

(+)*/",%O)("O*)1'\$()/23\$456789"+:".674;<=>"(56??@"?;"ABC4D<CC"

+CC4C=7D="E<7DF"E48<5=?8"?;"OD9<8G879B7=<"#8?G87HC" " " IJKLM"N8<C<D="

! "#\$%&#'()"*+%,* - . &. /'&/*01"*\$,%2"##"#*. &3*#4\$\$%,0*#0,4204,"#*&"2"##.,5*+%,*#043"&0#*0%*\$,%/,"##*01,%4/1*01"*01"*61.'+"07*821%%)## :: 68; <. 22, "3'0"3*4&3",/,. 34. 0"*(4#'&"##*\$,%/,. - #=**>5*340"#*"&2%-\$. ##*01"*+4))*)'+"*252)"*%+*01"*#043"&0*"?\$","&2"*("/'&&'&/*@'01* A. ,'%4#*. 20'A'0"#*@'01*\$,%#\$"20'A"*#043"&0#8*#",A'&/*&*01"*C&'A",#'05*: 3- '##'%&#*6%- - '00""B*\$.,0'2'\$.0'&/*\&*01"*#'00'&/***24,,'24)4-* \$%)'25*. &3*#043"&0*#4\$\$%,0*A'.*. 3A'#'&/B*. &3*+'&.))5*24)- '&.0'&/*@'01*-. &./'&/*01"*(4#'&"##*#21%%)*/,. 34.0%&*2","- %&5="

+CC4C=7D="#8?; <CC?8"?; "+55?BD=4DGF" * ?D3/ <DB8<"/8750"M" (74D="

145<"#8<C49<D=F"&4D7D547@'#8?5<CC")HN8?P<H<D="3"S784=>")D5:"""""""""""""""""+N84@"IJJ]"M"S7856F"IJJX"

E. 4&21"3*. * &"@*'&0", &.)*2%)0'&/*+4&20'%&*+%24#"3*%&*.00. '&'&/*@%,)3<2). ##*\$",+%,-.&2"*'&*01"*>., '07*K&2=*+&.&2"*+4&20'%&#*(5* '3''&0'+5'&/*.,''. #* +%,* \$,%2''##*'- \$,%A''- ''&0B* \$,%I''20<-. &. /'&/* #\$''2'+2*'&'0'.0'A''#*.&3* 3''A'')%\$'&/*.&3*, ''\$%,0'&/* %&* \$'',+%,-.&2''* - ". #4, "- "&0*%+*#421*@'01*. *2%&0'&4%4#*+%24#*%&* ("#0*\$,. 20'2''#*. &3*'&34#0,5*0, "&3#=*********

• 6, ". 0"3*#"A", .)*\$",+%, - . &2"*- ". #4, "- "&0*. &3*'&'0'. 0'A"*, "\$%,0'&/*0%)#*0%*", "*01. 0*'&'0'. 0'A"#*@", "*\$, '%, '0'7" 3*. &3*, "#%4,2"#*

8EC*NHN*D. 24)05*F. &")*>"- (",B*Jd4&"*GB*GHNN*<*d4&"*GRB*GHNNM=*

>"&0%, '&/*: 3A'#'&/*WA''&0*i*; 4')3'&/*6%- - 4&'05]*K&0''/,.0'&/*>''&0%, '&/*.&3*: 3A'#'&/*#, *8043''&0*8422''##j**: 00''&3'''B*J>.,21B* GHNHM=*

8EC*F, "#'3"&0'.)*821%). ,#*K&0", A'"@", B*JD" (, 4. , 5B*GHHOM=*

(<8P45<"=?"=6<"+55?BD=4DG"#8?;<CC4?D"

8", A"3*. #* - %3", . 0%, *+%, *01"*80=*E%4'#*%++'2"*%+*ZF > Y#*. &&4.)*: 43'0*6%- - '00""*! %4&30. ()"*#"##'%&#=**8"##'%&#*.,"*")'/' ()"*+%, * 6FW*+%, *01"*\$.,0'2'\$. &0#*. &3* - %3", . 0%, =**L1"*80=*E%4'#*%++'2"**#*01"*%&)5*ZF > Y*%++'2"*'&*01"*&.0'%&*0%*40')'7"*. &*%40#'3"* - %3", . 0%, *+%, *01"#"*"A"&0#=*JGHNS<GHNaM*

'EO. +/)%*"

...

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S:A:+:=*k*8. '&0*E%4'#*C&'A'',#'05B*NOOG=**W- \$1. #'#*. ,''. *k*D'&. &2''=*

A: (:A: +:'*K*C&'A'',#'05*%+*>'##%4,'*<'80=*E%4'#'J: 22%4&0'&/\M*NOIS=**>./&.*24-*).43''=**>'&%,*'&*-.01''-.0'2#=**: 22%4&0'&/*0''.21'&/* .###0.&0=**>.01*3''\$.,0-''&0*/,.3'',*.&3*).(*040%,=**; ''0.*Y.--.*8'/-.=**; ''0.*:)\$1.*F#'=*

. ' \$/)&). +/)% * "3*6",0'+'''3*F4()'2*: 22%4&0. &0*J'&. 20'A''Mn > '##%4,'B*NOLL"