Deb a Ne a Pi e, CPA, MBA 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

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

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

I JKLM"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="

 $E.\ 4\&21"3"."*\&"@""\&0",\&.)"*2\%\&\#4)0"\&/"*+4\&20"\%\&"*+\%24\#"3"\%\&".00."\&"\&/"@%,)3<2).\ \#\#"\$",+\%,-...\&2"""&"01""*>...,"07"K\&2="+"&...&2"""+4&20"%\&\#" (5").$ '3"80'+5'8/*.,".#*+%,*\$,%2"##*'-\$,%A"-"808*\$,%I"20k-.&./'&/*#\$"2'+'2*'8'0'.0'A"#*.&3*3"A")%\$'8/*.&3*,"\$%,0'&/*%&*\$",+%,-.&2"*

• 6,".0"3*#"A",.)*\$",+%,-.82"*-".#4,"-"&0*.83*'&'0'.0'A"*,"\$%,0'&/*0%)#*0%*","*01.0*'&'0'.0'A"#*@","*\$,'%,'0'7"3*.83*,"#%4,2"#*

: 00"&3""*

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

>"&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>Y9#*. &&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. +/)%*"

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

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