

Hidden ESOP

M M C J M E D E C T W J U A N L V N W O T B M G
V M A P A N O S X G L Z L Q Z F W J J N W W N L
S K E K V X R E E T S U R T L R P C E V G I T Q
T B Y S Q M Z Z X E P K I A B N J M P T R U K H
L Z Y L R U W R O N B J C J U X E T V A F V L B
G Q R N N A U N Z J H F F E A R H A H D A F I W
I L A A M J M T Z C M O E T I W L S P J J J A R
F T B T B Q C F S H R A R T F C T U J N T H R I
I W G J A L D E D K A O E W M I N R Q C N F I Q
E R M Z O U A S Q J P R D C F P Y J N Z A H F G
F Z F P Y K H H L P V V J O Z O C T O B E R F Z
A D N W K H I A U V Q M R N Y H Z C N M G X B T
I Y A E E X G S A C J P R F M F R B D Z U K P C
Q N U Q G Q Y I T N C S D N U F I J S S N P Q K
Q D M Y B C R O N Q X B I F F S A D F L U I U C
C P P W K P Q P Y L E A D E R S H I P J C H A R
S D I V E R S I F I C A T I O N G V Y Z Y S L C
D E S O P H L Y N E K B X O G C S F K Z M R F Z
E J O A Q A G D I P N B F K Z N M N U P G E Z D
R R F W C D G D O D C V W P U I D D B I W N Q W
S V A I Y A X E D I M R S W M M K N Y D R W E M
M A M O A O R V B Z U C R D A V N C S H U O C H
U G R K T I N C I T T S E S N E P X E Z K E O E
E Z O E M C S C N O I T A U L A V E R T I D E P

Diversification

profit Sharing

Leadership

Retirement

ownership

Valuation

Expenses

Support

Trustee

October

Funds

ESOP