"OYJFUZ BOE 4USFT

:KLOH D OLWWOH ELW RI VWUHVV RU DQ[LHW\ FDQ EH XVHI
FDQ UHVXOW LQ D YDULHW\ RI RIIHUV &RQVLGHU WKH RIIHUV
JDVWURLQWHVWLQDO SUREOHPV &RQJ WR 7KH 1DWLRQDO
6SULQJ VWXGHQWV UHSRUWHG H[SHULHQFLQJ WKH IR
PRQWKV $FDGHPLF 6WUHVV)LQDQFLDO &RQFHUQV &RQ
&RQ &RQ &RQ &