$$W = \bar{X} - \bar{Y}$$

$$\bar{X} - \bar{Y}, \quad \sigma_x^2 + \sigma_y^2$$

$$7 - 10, \quad \left(\frac{3^2}{9} + \frac{5^2}{12} \right)^{1/2}$$

$$N(-3, \ 1.75)$$