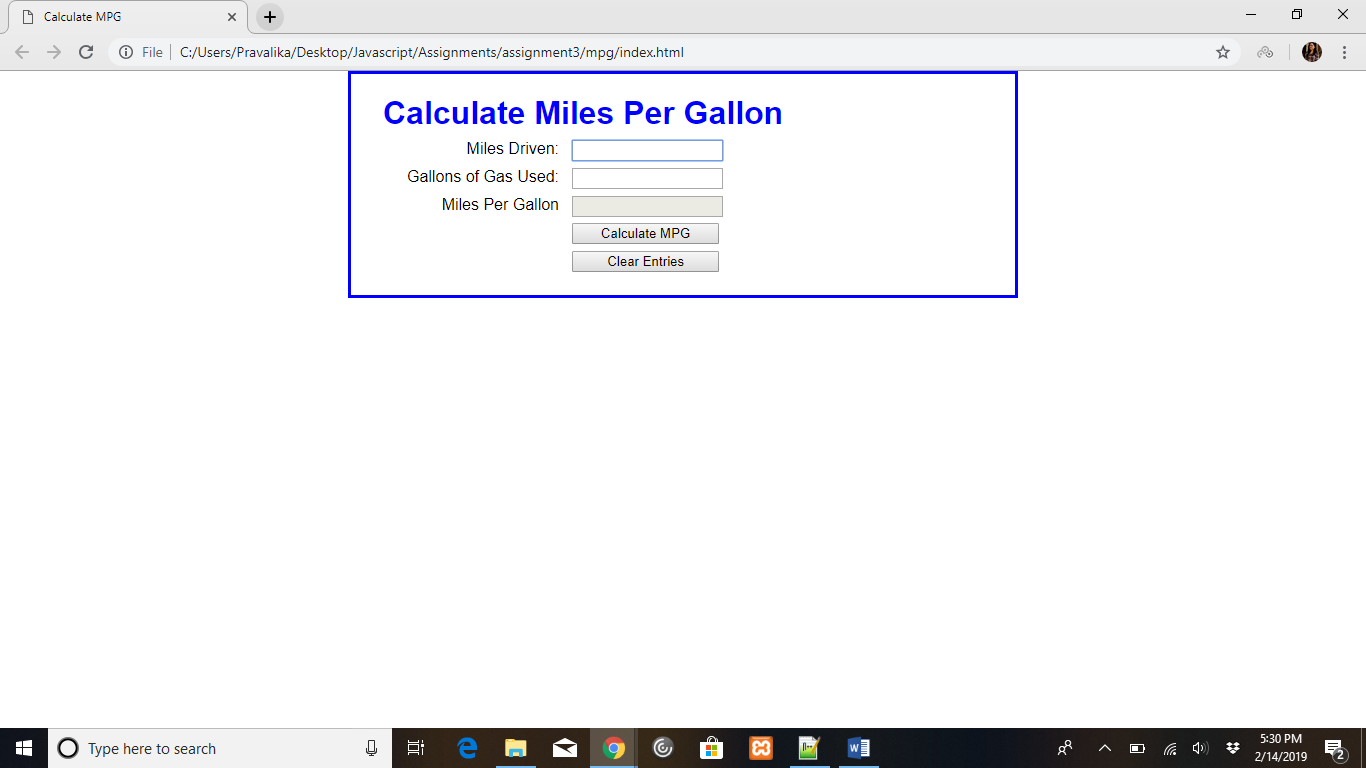
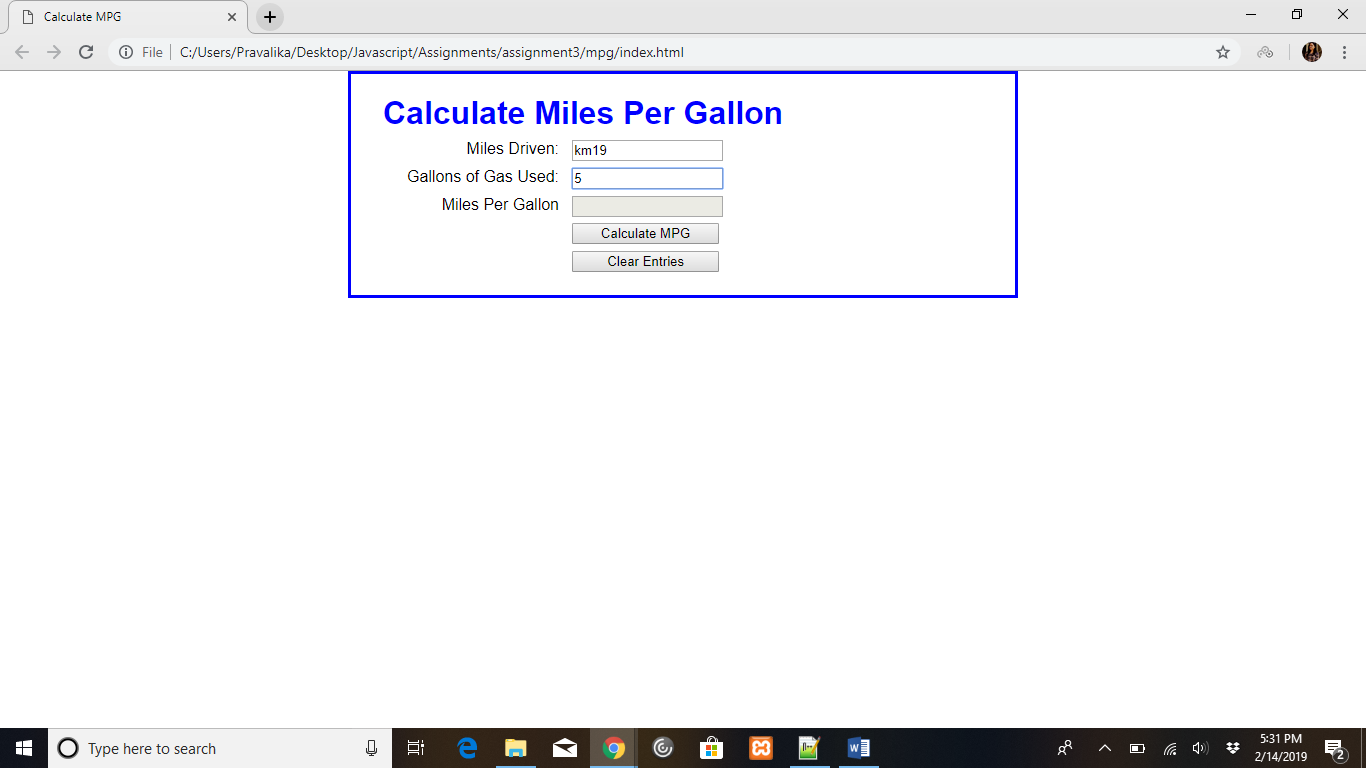
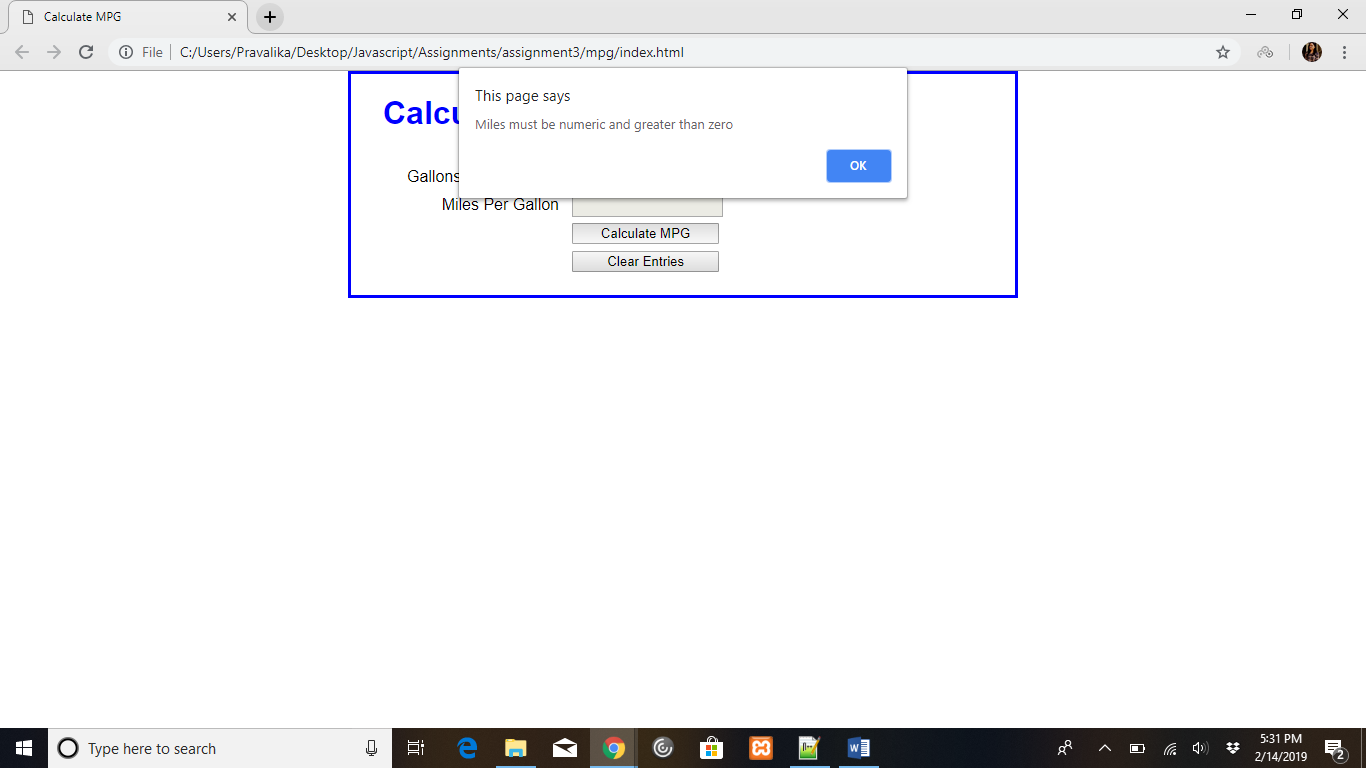
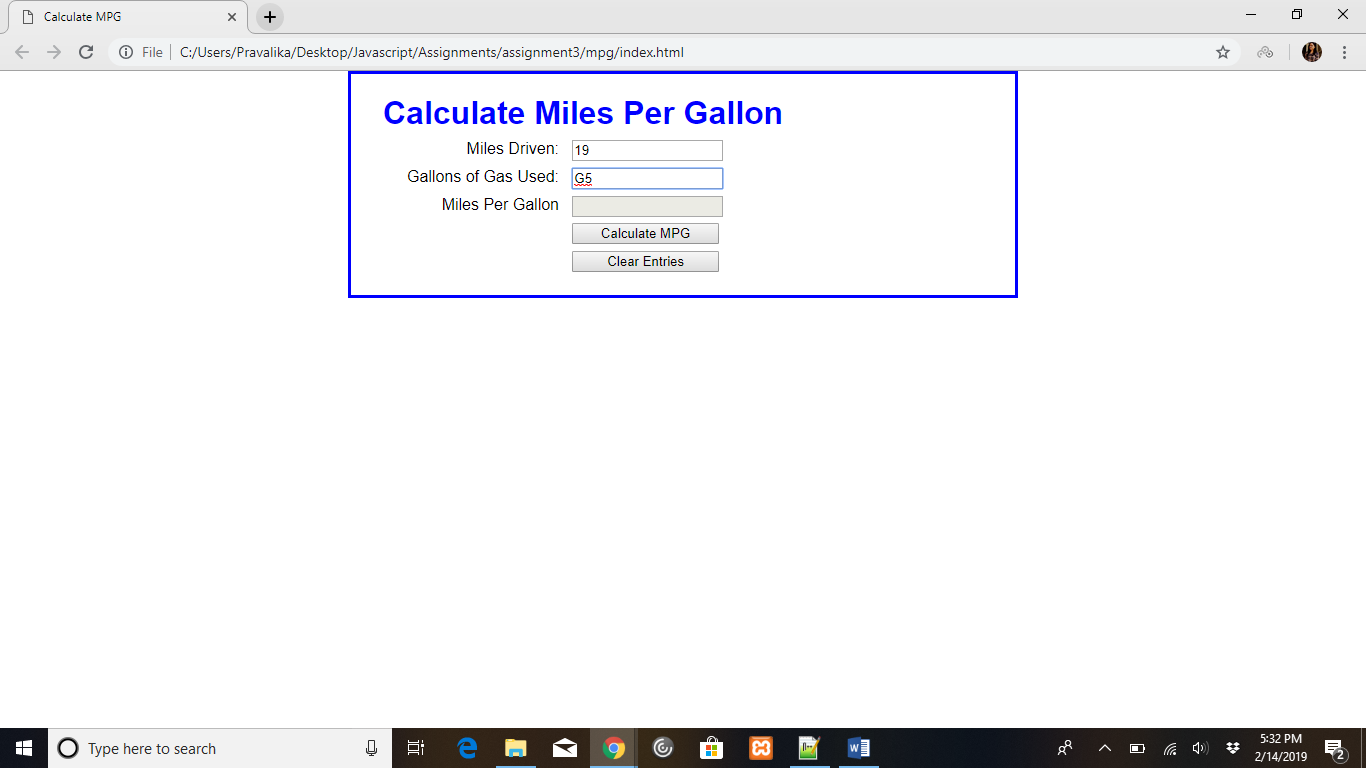
**Exercise 4-1**

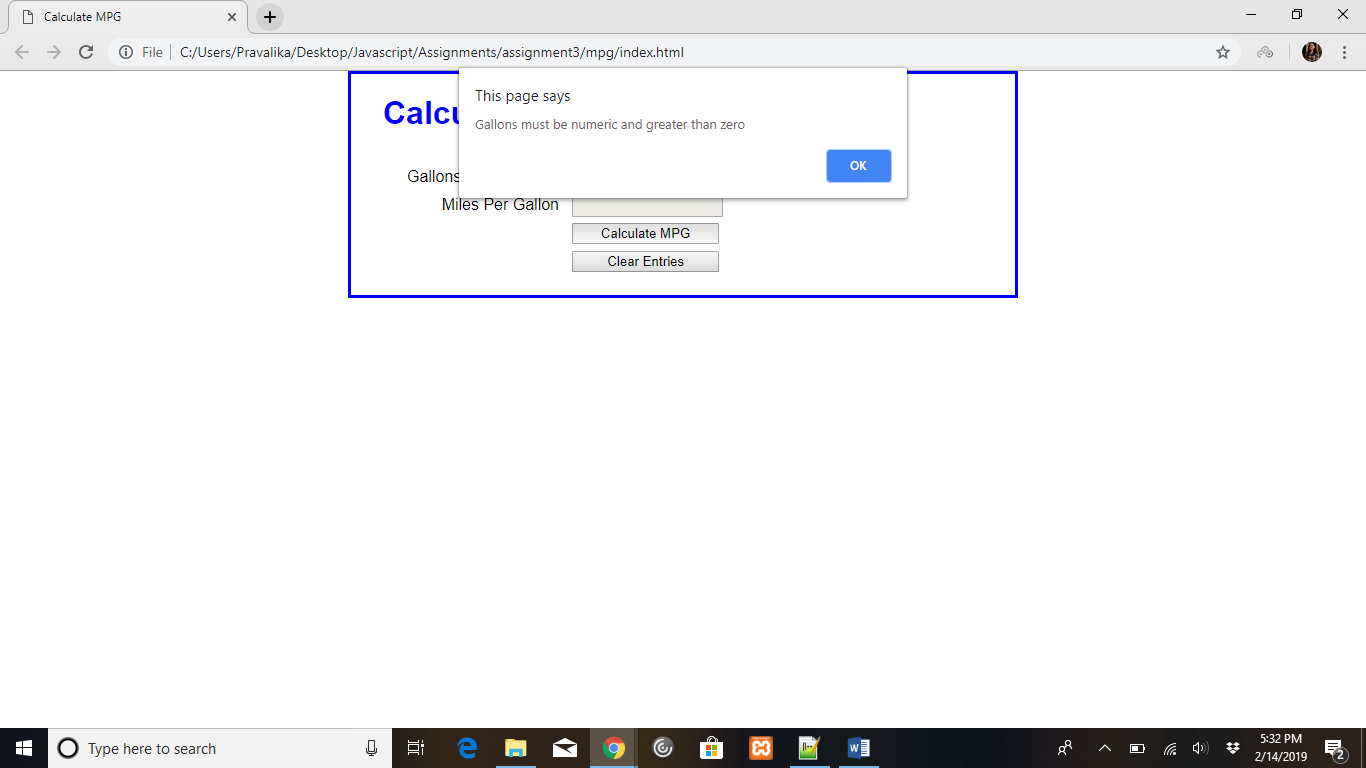
**MPG Application**

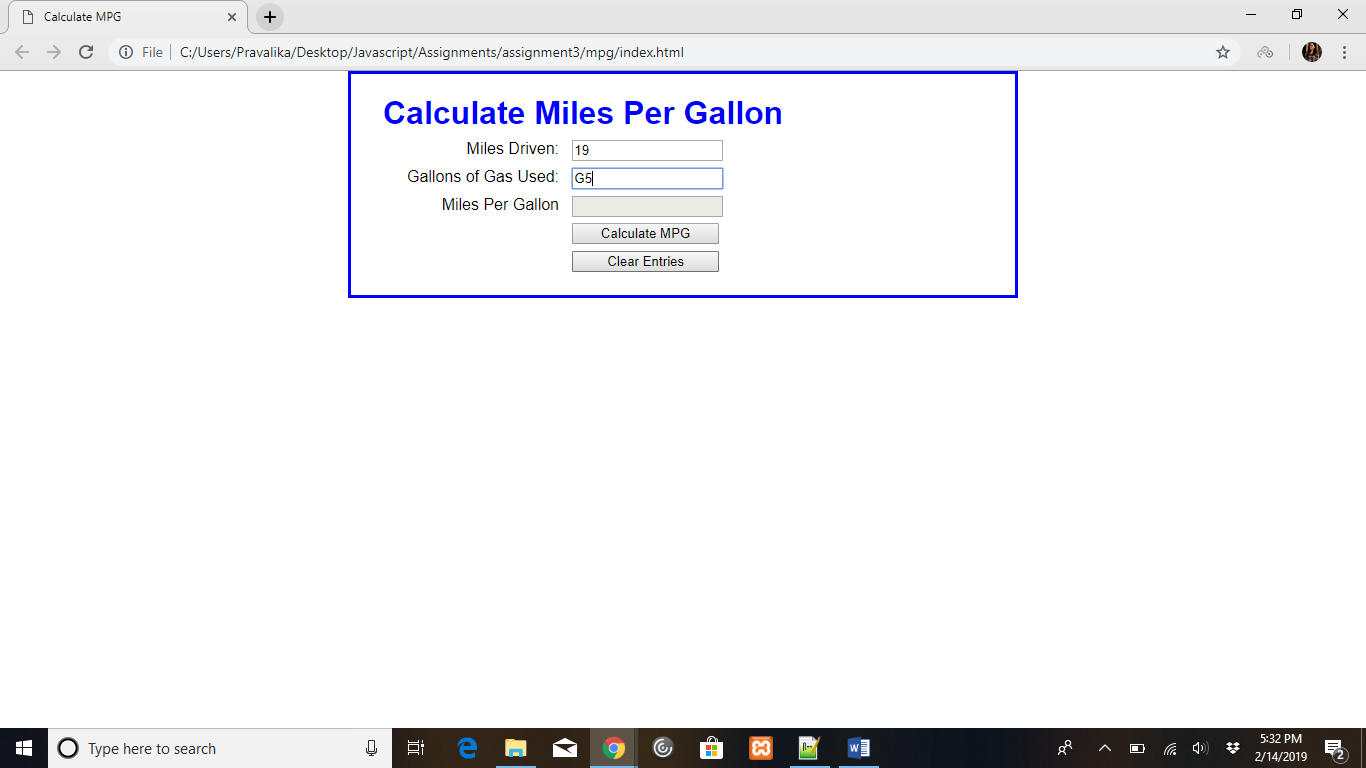


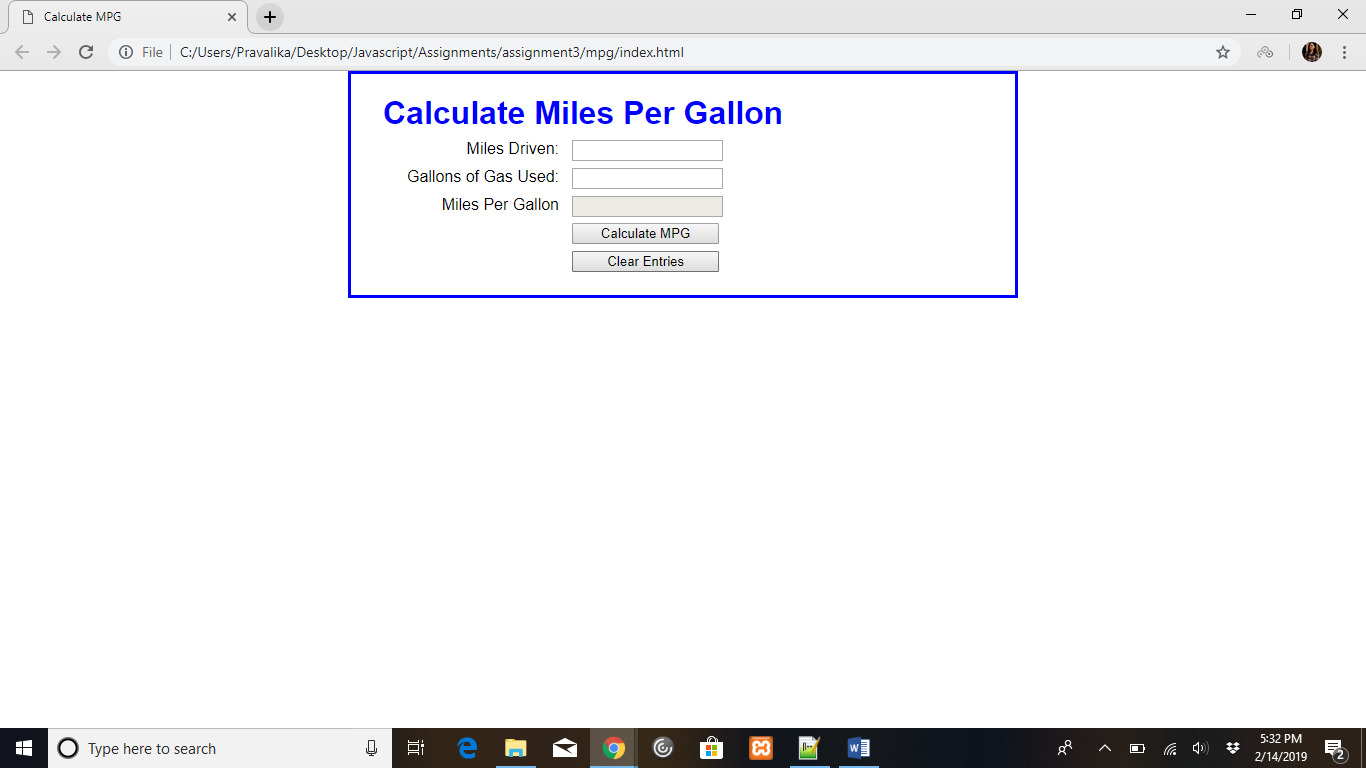


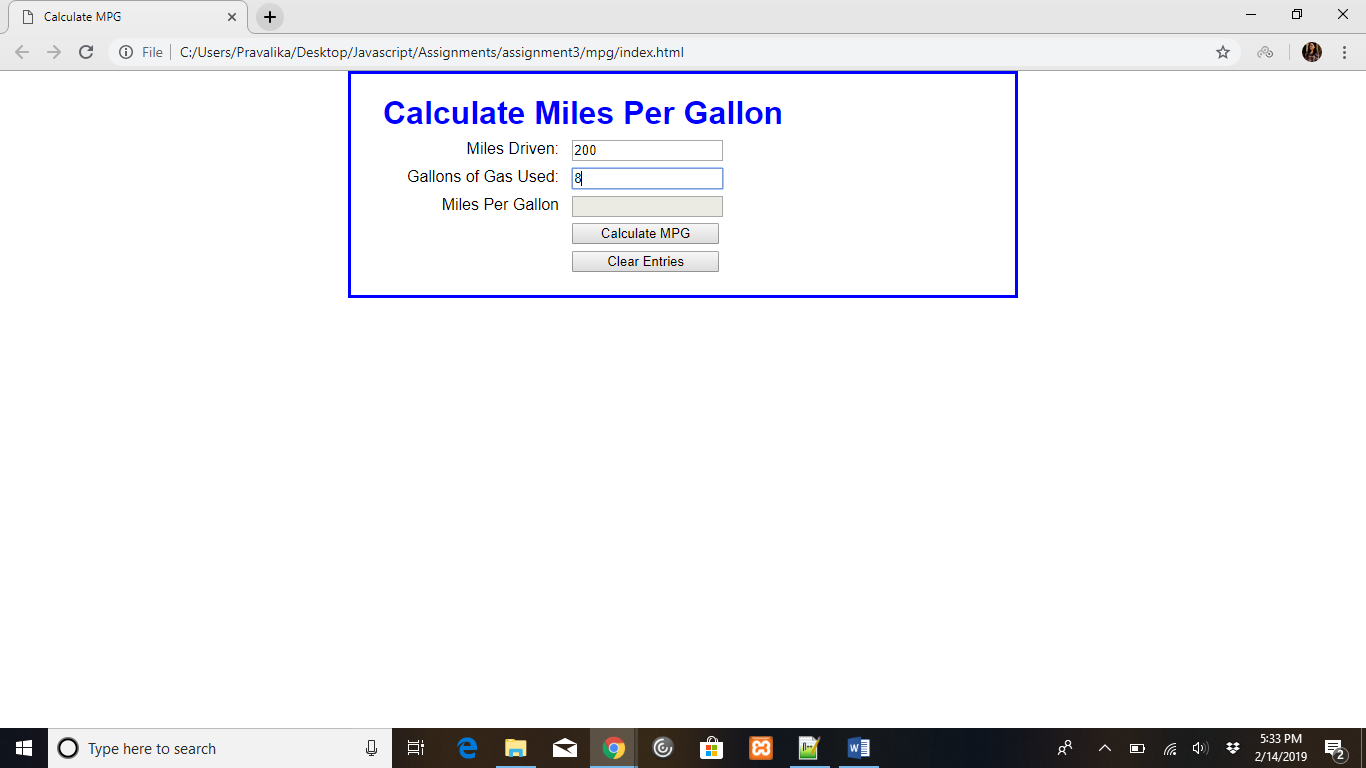


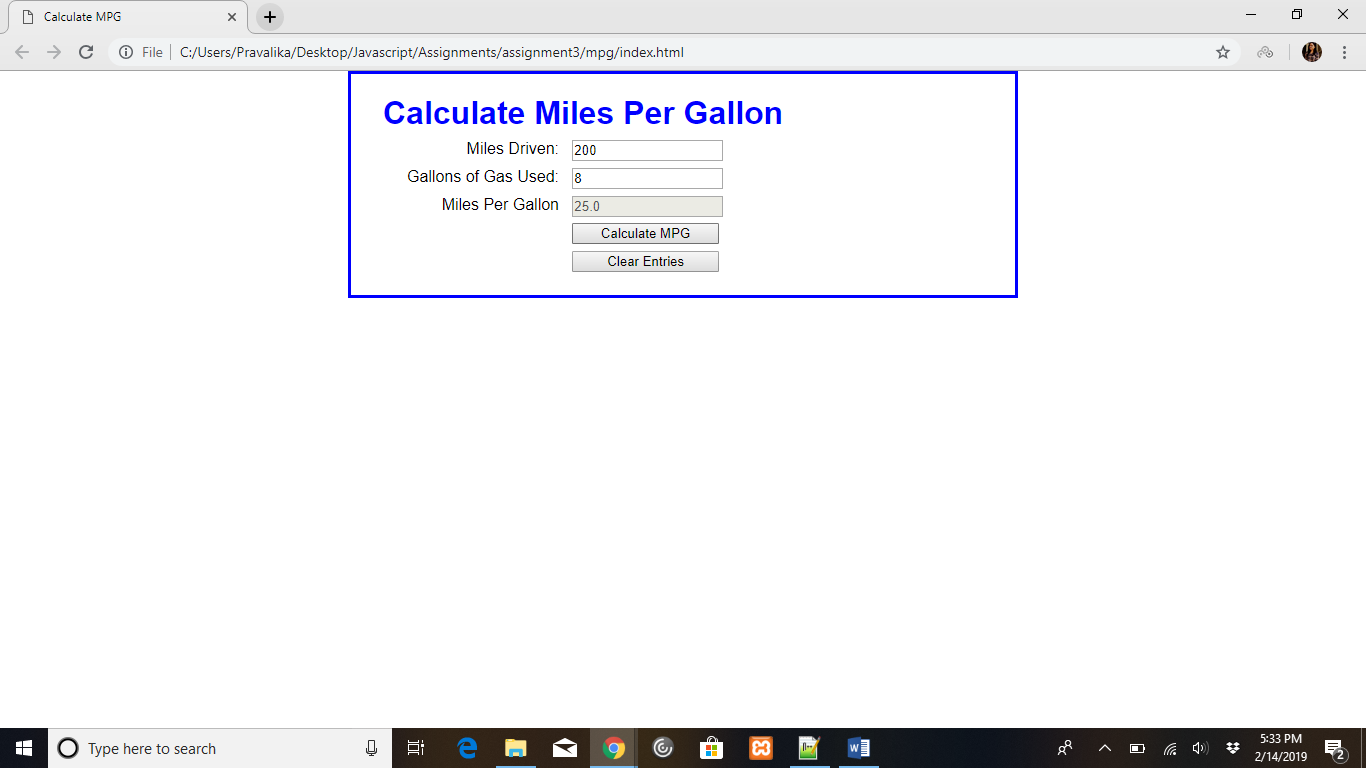












**Exercise 4-2**

**Future Value Application**

