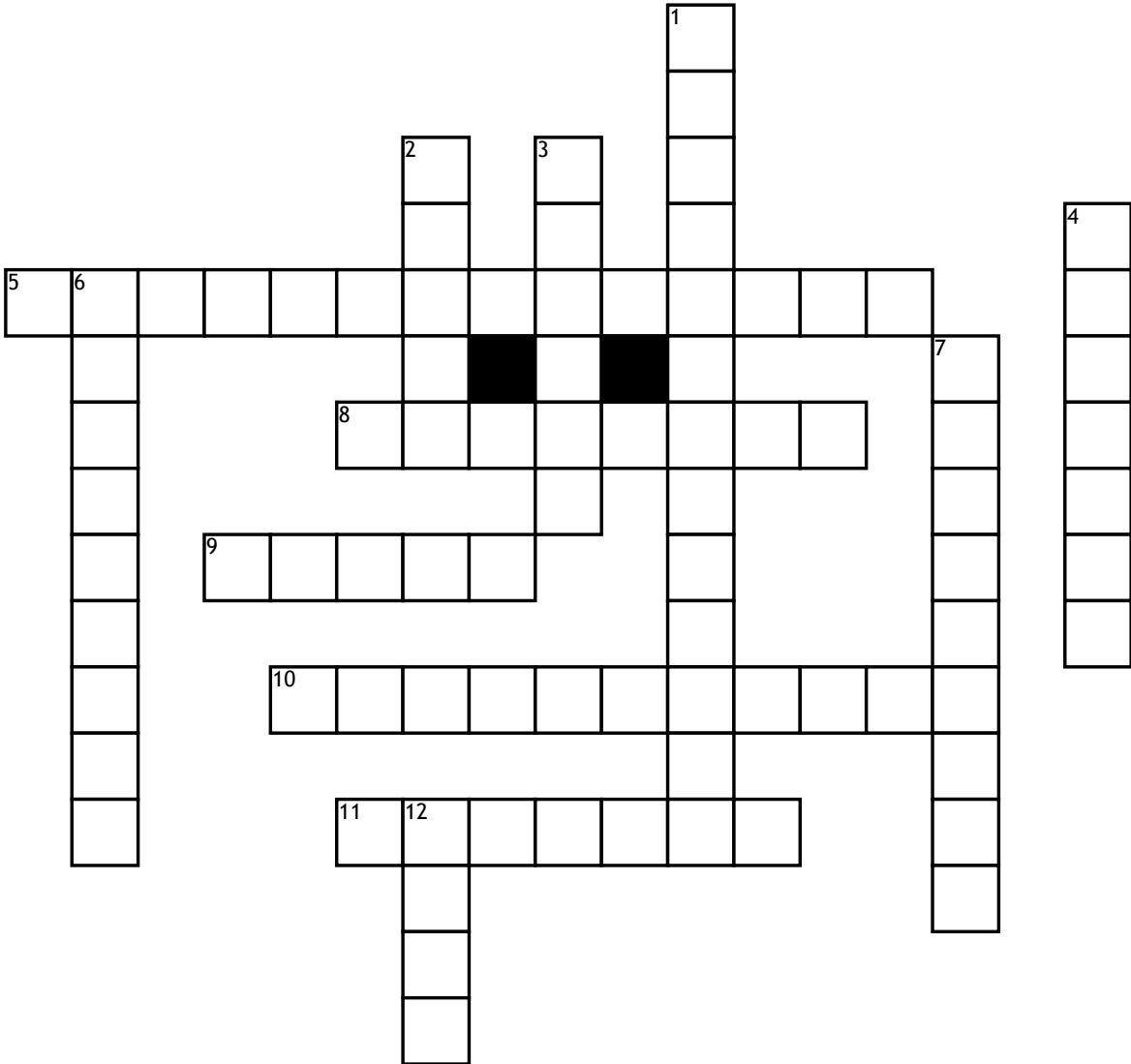


ESOP Month



Across

- 5. ESOP _____ Committee
- 8. Enjoy the _____ of ESOP
- 9. A fund which contributes new shares of its own stock or cash to buy existing shares
- 10. One who takes part in an ESOP

11. Process of earning an asset over time

Down

- 1. Taking part in something.
- 2. Feeling pleasure or satisfaction derived from one's own achievements

- 3. Parts into which a company's capital is divided, entitling the holder to a proportion of the profit
- 4. Ownership _____
- 6. To gain interest in the company
- 7. Teaching & Instruction
- 12. Employee stock ownership plan