

## Well Being 35

### **I0** financial investing intro

This questionnaire begins with questions about your experience with financial investing.

### **I1** investments in stocks or mutual funds

Do you currently have any investments in stocks or mutual funds? Please include any stocks or mutual funds held in dedicated retirement accounts, such as an IRA or 401(k) plan, or held outside of retirement accounts.

1 Yes

2 No

IF investments in stocks or mutual funds = Yes THEN

|

### | **I2** dedicated retirement accounts or outside

| Are all of these stock and/or mutual fund investments held in dedicated retirement accounts, such as an IRA or 401(k) plan, or are some of them held outside of retirement accounts?

| 1 **All** stocks and/or mutual funds are held **in retirement accounts**.

| 2 **All** stocks and/or mutual funds are held **outside of retirement accounts**.

| 3 **Both**. Some are in retirement accounts and some are outside of retirement accounts.

|

### | **I3** individual company stocks or mutual funds

| Do you have investments in shares of individual company stocks or do you own shares of mutual funds?

| 1 **Both**, I own shares in individual company stocks and I own mutual fund shares.

| 2 **Only stocks**

| 3 **Only mutual funds**

|

ENDIF

### **ADI\_intro** investments intro

Next you will read some statements that people sometimes make when they talk about investments, including retirement savings. Please tell us how much you agree or disagree with each statement as it applies to you personally.

### **AD1** nature and causes

I understand the nature and causes of increases in investments.

1 Strongly disagree

2 Disagree

3 Neither agree nor disagree

4 Agree

5 Strongly agree

### **AD2** investment options

I know the different investment options available.

- 1 Strongly disagree
- 2 Disagree
- 3 Neither agree nor disagree
- 4 Agree
- 5 Strongly agree

**AD3** information

If I were to make investments, I would seek out information about my investments when necessary.

- 1 Strongly disagree
- 2 Disagree
- 3 Neither agree nor disagree
- 4 Agree
- 5 Strongly agree

IF random number for AD5 & AD6 order = 1 THEN

|  
| **AD5** profitability  
| I would seek out information about the profitability of the companies in which  
| I consider investing, including shares of companies held in mutual funds.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

|  
| **AD6** ethical behavior  
| I would seek out information about the ethical behavior of the companies in  
| which I consider investing, including shares of companies held in mutual funds.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

|  
ELSE

|  
| **AD6** ethical behavior  
| I would seek out information about the ethical behavior of the companies in  
| which I consider investing, including shares of companies held in mutual funds.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree

| 5 Strongly agree

| **AD5** profitability

| I would seek out information about the profitability of the companies in which

| I consider investing, including shares of companies held in mutual funds.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

ENDIF

**E1** formal training

Have you had any formal training in finance or investing, such as business school classes, college finance classes, or external investment classes given through your bank or other institutions?

1 Yes

2 No

IF random number for S1 & S2 order = 1 THEN

| **S1** blue chip stocks

| By next year at this time, what do you think is the percent chance that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today? Please click on the scale at the point that indicates your answer.

| Range: 0..100

| **S2** investment worth more

| Suppose you were to invest money today in one specific company or mutual fund of your own choosing. By next year at this time, what do you think is the percent chance that your investment would be worth more than it is today? Please click on the scale at the point that indicates your answer.

| Range: 0..100

ELSE

| **S2** investment worth more

| Suppose you were to invest money today in one specific company or mutual fund of your own choosing. By next year at this time, what do you think is the percent chance that your investment would be worth more than it is today? Please click on the scale at the point that indicates your answer.

| Range: 0..100

| **S1** blue chip stocks

| By next year at this time, what do you think is the percent chance that mutual  
| fund shares invested in blue chip stocks like those in the Dow Jones  
| Industrial Average will be worth more than they are today? Please click on  
| the scale at the point that indicates your answer.

| Range: 0..100

|  
| ENDIF

| IF random number for AD7 - AD11 order = 1 THEN

| **AD7** CEOs

| In general, the CEOs of publicly-held corporations are [/not] overpaid.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD8** important financial information

| In general, publicly held corporations [/do not] follow requirements to make  
| important financial information widely available to the investing public at  
| the same time as it is given to financial market professionals.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD9** rules and procedures

| In general, the rights of individual investors are [/not] well-protected by  
| company, state, and national rules and procedures.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD10** ethical behavior

| It is [/not] difficult for an individual investor to find out if a company is  
| behaving in accordance with standards of ethical behavior.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD11** subprime mortgage

| Current problems in the subprime mortgage market are largely [/not] the result  
| of unethical behavior by the companies involved.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

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| In general, publicly held corporations [/do not] follow requirements to make  
| important financial information widely available to the investing public at  
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- | 3 Neither agree nor disagree
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- | 3 Neither agree nor disagree
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- | 3 Neither agree nor disagree

- | 4 Agree
- | 5 Strongly agree

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| In general, the rights of individual investors are [/not] well-protected by company, state, and national rules and procedures.

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- | 5 Strongly agree

| ELSE

| **AD11** subprime mortgage

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- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD9** rules and procedures

| In general, the rights of individual investors are [/not] well-protected by company, state, and national rules and procedures.

- | 1 Strongly disagree
- | 2 Disagree



- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD10** ethical behavior

| It is [/not] difficult for an individual investor to find out if a company is behaving in accordance with standards of ethical behavior.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

|  
ENDIF

IF random number for A12 - A15 order = 1 THEN

| [Questions AD12 to AD15 are displayed as a table]

| **AD12** shareholders

| [/Do not] ethically with respect to their shareholders.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD13** society

| [/Do not] ethically with respect to society in general.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD14** environment

| [/Do not] ethically with respect to the environment.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD15** employees

| [/Do not] ethically with respect to their employees.

- | 1 Strongly disagree

- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| [Questions AD16 to AD19 are displayed as a table]

| **AD16** 5 to 10 years ago shareholders  
| Are now operating more ethically with respect to their shareholders.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD17** 5 to 10 years ago society  
| Are now operating more ethically with respect to society in general.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD18** 5 to 10 years ago environment  
| Are now operating more ethically with respect to the environment.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD19** 5 to 10 years ago employees  
| Are now operating more ethically with respect to their employees

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| [Questions AD13 to AD12 are displayed as a table]

| **AD13** society  
| [Do not] ethically with respect to society in general.

- | 1 Strongly disagree

- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD14** environment

| [/Do not] ethically with respect to the environment.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD15** employees

| [/Do not] ethically with respect to their employees.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD12** shareholders

| [/Do not] ethically with respect to their shareholders.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| [Questions AD17 to AD16 are displayed as a table]

| **AD17** 5 to 10 years ago society

| Are now operating more ethically with respect to society in general.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD18** 5 to 10 years ago environment

| Are now operating more ethically with respect to the environment.

- | 1 Strongly disagree
- | 2 Disagree
- | 3 Neither agree nor disagree
- | 4 Agree
- | 5 Strongly agree

| **AD19** 5 to 10 years ago employees  
| Are now operating more ethically with respect to their employees  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree

| **AD16** 5 to 10 years ago shareholders  
| Are now operating more ethically with respect to their shareholders.  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree

| [Questions AD14 to AD13 are displayed as a table]

| **AD14** environment  
| [/Do not] ethically with respect to the environment.  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree

| **AD15** employees  
| [/Do not] ethically with respect to their employees.  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree

| **AD12** shareholders  
| [/Do not] ethically with respect to their shareholders.  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree

| **AD13** society

| [/Do not] ethically with respect to society in general.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| [Questions AD18 to AD17 are displayed as a table]

| **AD18** 5 to 10 years ago environment

| Are now operating more ethically with respect to the environment.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD19** 5 to 10 years ago employees

| Are now operating more ethically with respect to their employees

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD16** 5 to 10 years ago shareholders

| Are now operating more ethically with respect to their shareholders.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD17** 5 to 10 years ago society

| Are now operating more ethically with respect to society in general.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| ELSE

| [Questions AD15 to AD14 are displayed as a table]

| **AD15** employees

| [/Do not] ethically with respect to their employees.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD12** shareholders

| [/Do not] ethically with respect to their shareholders.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD13** society

| [/Do not] ethically with respect to society in general.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD14** environment

| [/Do not] ethically with respect to the environment.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| [Questions AD19 to AD18 are displayed as a table]

| **AD19** 5 to 10 years ago employees

| Are now operating more ethically with respect to their employees

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

| **AD16** 5 to 10 years ago shareholders

| Are now operating more ethically with respect to their shareholders.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

|

| **AD17** 5 to 10 years ago society

| Are now operating more ethically with respect to society in general.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

|

| **AD18** 5 to 10 years ago environment

| Are now operating more ethically with respect to the environment.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree nor disagree

| 4 Agree

| 5 Strongly agree

|

ENDIF

**ADIII\_intro** good intro

Next you will read some statements that people sometimes make about themselves. Please tell us how much you agree or disagree with each statement as it applies to you.

**AD20** math

I am pretty good at math.

1 Strongly disagree

2 Disagree

3 Neither agree nor disagree

4 Agree

5 Strongly agree

**AD21** financial matters

I am good at dealing with day-to-day financial matters, such as checking accounts, credit cards, installment payments, and budgeting.

1 Strongly disagree

2 Disagree

3 Neither agree nor disagree

4 Agree

5 Strongly agree

**AD22** mortgages

I have a good understanding of how mortgages work.

1 Strongly disagree

- 2 Disagree
- 3 Neither agree nor disagree
- 4 Agree
- 5 Strongly agree

**AD23** social security

I have a good understanding of what - under current law - will determine my future Social Security benefits.

- 1 Strongly disagree
- 2 Disagree
- 3 Neither agree nor disagree
- 4 Agree
- 5 Strongly agree

IF random number for X,Y choice = 1 THEN

|  
| **C2X** hold off, decide to buy  
| You decide to first go on vacation and spend two weeks on the beach. You'll  
| decide whether to buy this stock later. On your return two weeks later,  
| having decided to buy the stock, you call your broker to place an order for  
| the shares.

|  
ELSE

|  
| **C2Y** buy now, decide to sell  
| You decide to buy the stock in Company A and you leave on your vacation to  
| spend two weeks on the beach. On your return two weeks later, you call  
| your broker to see how your new investment is doing.

|  
ENDIF

IF random number for A,B choice = 1 THEN

|  
| **C3A** something has happened at company a  
| When you call, you find out that something has happened at Company A.

|  
ENDIF

**C4** stock price has fallen recommendation unchanged

Your broker tells you that the stock price has fallen, but his recommendation is unchanged.

IF random number for X,Y choice = 1 THEN

|  
| **C5X** buy the shares in company a  
| What do you think is the percent chance that you would still buy the shares in



| Company A? Please click on the scale at the point that indicates your answer.  
| Range: 0..100

|  
ELSE

| **C5Y** sell the shares in company a  
| What do you think is the percent chance that you would now sell the shares in  
| Company A? Please click on the scale at the point that indicates your answer.  
| Range: 0..100

|  
ENDIF

[Questions C6 to dummytableend are displayed as a table]

**C6** intro

Now, please think about how you would make this decision. Please tell us how much you agree or disagree with the following statements: I would base my decision on:

LOOP FROM 1 TO 4 DO

| IF permC6[icount] = 1 THEN

||  
|| **C6a** ethical beliefs  
|| my fundamental ethical beliefs.  
|| 1 Strongly disagree  
|| 2 Disagree  
|| 3 Neither agree nor disagree  
|| 4 Agree  
|| 5 Strongly agree

||  
||  
|| **C6b** trust  
|| my ability to trust the company managers.  
|| 1 Strongly disagree  
|| 2 Disagree  
|| 3 Neither agree nor disagree  
|| 4 Agree  
|| 5 Strongly agree

||  
||  
|| **C6c** core business  
|| my belief that the core business would suffer.  
|| 1 Strongly disagree

```

| | 2 Disagree
| | 3 Neither agree nor disagree
| | 4 Agree
| | 5 Strongly agree
| |
| ELSE
| |
| | C6d stock price
| | my beliefs about the stock price in the future.
| | 1 Strongly disagree
| | 2 Disagree
| | 3 Neither agree nor disagree
| | 4 Agree
| | 5 Strongly agree
| |
| ENDIF
|
ENDDO

```

**dummytableend** dummy table end

### **C7** windfall

Now we will ask you to imagine a somewhat different situation. You have received a sudden windfall of money, and have decided to go on a two-week beach vacation and invest the rest in stocks. You call your long-time broker, who recommends buying shares of Company B. Company B is a large diversified blue-chip company delivering steady returns every year.

```

IF random number for X,Y choice = 1 THEN
|
| C8X hold off, decide to buy
| You decide to first go on vacation and spend two weeks on the beach. You'll
| decide whether to buy this stock later. On your return two weeks later,
| having decided to buy the stock, you call your broker to place an order for
| the shares.
|
| ELSE
|
| C8Y buy now, decide to sell
| You decide to buy the stock in Company B and you leave on your vacation to
| spend two weeks on the beach. On your return two weeks later, you call
| your broker to see how your new investment is doing.
|
ENDIF

```

```
IF random number for A,B choice > 1 THEN
|
| C9B something has happened at company b
| When you call, you find out that something has happened at Company B.
|
ENDIF
```

**C10** stock price fallen recommendation unchanged  
Your broker tells you that the stock price has fallen, but his recommendation is unchanged.

```
IF random number for X,Y choice = 1 THEN
|
| C11X buy the shares in company b
| What do you think is the percent chance that you would still buy the shares in
| Company B? Please click on the scale at the point that indicates your answer.
| Range: 0..100
|
ELSE
|
| C11Y sell the shares in company b
| What do you think is the percent chance that you would now sell the shares in
| Company B? Please click on the scale at the point that indicates your answer.
| Range: 0..100
|
ENDIF
```

[Questions C12 to dummytableend are displayed as a table]

**C12** intro  
Now, please think about how you would make this decision. Please tell us how much you agree or disagree with the following statements: I would base my decision on:

```
LOOP FROM 1 TO 4 DO
|
| IF permC6[icount] = 1 THEN
| |
| | C12a ethical beliefs
| | my fundamental ethical beliefs.
| | 1 Strongly disagree
| | 2 Disagree
| | 3 Neither agree nor disagree
| | 4 Agree
| | 5 Strongly agree
| |
```

```
|  
|  
| C12b trust  
| my ability to trust the company managers.  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree  
|  
|  
| C12c core business  
| my belief that the core business would suffer.  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree  
|  
| ELSE  
|  
| C12d stock price  
| my beliefs about the stock price in the future.  
| 1 Strongly disagree  
| 2 Disagree  
| 3 Neither agree nor disagree  
| 4 Agree  
| 5 Strongly agree  
|  
| ENDIF  
|  
ENDDO
```

**dummytableend** dummy table end

### **CS\_001** HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

**CS\_003** comments

Do you have any other comments on the interview? Please type these in the box below.

Memo