



Guest

Meher Pudumjee is the Chairperson of Thermax Limited, one of India's leading energy and environmental engineering companies. She is also an active Philanthropist with a passion for making a difference in Education. She is the Chairperson of Akanksha Foundation and is a Trustee of Teach to Lead, Mumbai. She is also on the Board of Imperial College India Foundation, Shakti Sustainable Solutions and Pune City Connect. Meher has a keen interest in music, especially western classical and is a member of a Pune based choir.

Meher represented India at the Asian Business Women's Conference in Osaka in 2006. The World Economic Forum in 2008 selected her as a Young Global Leader for her professional accomplishment, commitment to society and potential to contribute to shaping the future of the world. She was selected CEO of the Year, 2009 by Business Standard.

In our conversation, Meher spoke about influences from her childhood that have shaped her attitudes specifically towards philanthropy, how she dealt with the twin shocks of losing her father and brother in quick succession, how music influences her leadership style, her perspectives on philanthropy and how she thinks about passing the baton across generations.

Context to the conversation

Hello and welcome to the first conversation in 2018 at the Play to Potential podcast. I am your host Deepak Jayaraman. I am an executive coach and I work with leaders and organizations play to their potential by engaging with them during periods of high stakes transition whether it's personal or organizational. You could visit TransitionInsight.com for more details. If you are new to the podcast and want to get a sense of the nature of content that is covered here, you might want to go to YouTube and type Play to Potential Highlights from 2017. There I have tried to capture the key takeaways from my various conversations last year with leaders across disciplines from people such as Zia Mody, Nandan Nilekani, Viswanathan Anand, Vijay Amritraj, Avnish Bajaj, Vinita Bali and more. My guest this time is Meher Pudumjee, Chairman of Thermax Ltd. In our conversation she spoke about her formative years and how that shaped her, how she and her mother dealt with the twin shocks of her father and brother passing away in quick succession, the role music plays in our life and how it impacts our leadership, her perspectives on philanthropy, women leadership and more. Just a quick note on how you could access the content at PlayToPotential.com. You could either listen in to the full conversation or a particular nugget or if you are interested in multiple perspectives that are curated by key themes, you could visit the Curated Playlists section in the website. Without further ado, over to the conversation with Meher.

Transcription

Deepak Jayaraman (DJ): If you talk about your pie chart of time, why you do what you do today?

Meher Pudumjee (MP): You are talking to someone who is not a great keeper of time, I am involved in several different projects apart from Thermax, so Thermax is obviously the core but ever since I became no executive, I do have time on my hands to do other things, I am quite passionate about education so I do spend a lot of my time in the education field through a few NGOs that we support, the second is a little bit on green climate change, so I am on the board on another NGO and the third would be my music so I have been singing for last twenty years, prior to that I played the Piano, so just in terms of three buckets, yes other than Thermax, my personal time with the family and friends and stuff like that and little bit in terms of, now trying to look at health as well, which I think is an important piece.

DJ: Has this portfolio shifted significantly over time, let's say if you looked at this ten years back versus now, is there a big shift?

MP: No, I would say over ten years the trend is more or less the same maybe give or take within this but otherwise the buckets remain more or less the same over the last ten years.

DJ: How we get shaped by our formative years and can you talk about your early formative years.

MP: I think both my brother and I were treated very equally, there was nothing about you being a girl you need to do certain things especially in the Indian context that a girl does, my parent believed very strongly in the value of education and they felt that is the only gift that they can give their children after it's up to them to do what they do it with it, so they invested in education both for Kurush and Me very equally, I was interested in Sciences and wanted to be an Engineer and I was encouraged to do that, Kurush when he was very little was very interested in eating and in cooking and my mom would encourage him to come into the kitchen and help her, I was not at all interested in cooking and still am not and that was fine too, so it was never sort of had to do what a woman ought to do, totally gender diagnostic, my grandmother on the other hand was slightly different, my father's mother very much believed that, if there was one chicken piece left over from lunch that would go to her grandson when he came back from school. She had a particular ring which was one of my favourites but she said sorry that will only go to my grandson, I mean I think everybody is moulded by their formative years and the way they have grown up so she brought that to the table and on the other hand my mother's mother was very pro me so in some ways it balanced out, another thing I think that really shaped me as I am today is this whole idea of being privileged and giving back I think my mom being a social worker by training it always helped because she was always involved in some form of social work or the other, she picked up two boys from the street and brought them at home to stay with us and tried an experiment to see whether she could really lift them off the streets, start sending them to a school and look after them, unfortunately it didn't work after a week they both went back to the street and said that freedom is far more important to us than being in this Bhoot Bangla, so we went to mother Teresa's home with her so we always did something or the other, we had two of our friends who grew up together a girl and boy, and we grew up together in each other's home, so we would put up place every may be twice a year, invite our parents and their friends and bake some cookies sell it to them get tickets, I mean get them to buy tickets, we would give that money to mother Teresa's home so that kind of a thing started from the time that I was very little, so I think that sort of stayed with me and so where I am today.

DJ: What's been your journey? And what have been the lessons from your journey in getting the transition right?

MP: The way I joined the company was as an engineer trainee I think that helped me having said that if I had to do it differently for my children I will say it's nice to be able to have had a little experience in another organization before you join your own family business, but the way it turned out I joined as a trainee and then sort of worked my way for two years in India then my parents felt it would be a good idea to send us to UK and try and turn around the business that was not doing well, and that would be really throwing us to the deep end and helping us to succeed so me and my husband went through that Firoz had also joined Thermax before we went to the UK, again working in an environment which is entirely new figuring out which products sell in that market, managing a company that had negative cash flows literally scrounging, won't able to fly, I had to drive to Germany to paint out boilers, ourselves, I mean it was a very difficult four years but I thought it was one of the best experiences of our lives both personally and professionally and then of course coming back unfortunately when my father passed away and then I was put on to the board of the company so circumstances made me get on to the board and then of course a year later my brother passed away and then I was looking after certain businesses I also got into finance so I think the whole journey has been to try and see how to expose us to different paths of the organization, but I think you never ever prepared for when a transition actually happens so my mother decided at the age of 62 that she wanted to retire, now my mum is a very impulsive person in that, she tells the whole world that she is going to do something so that it's a commitment that she can't go back on, it's a way for her to keep her commitment, so I heard about her retirement through public sources which I wasn't very happy about and of course the board then wanted me to take over as a chair person and I had many doubts to be honest at that time I wasn't quite prepared I honestly thought my mum would stay on till typically at the age of 70 or whatever and we have had such a good equation that I felt fine, I mean it's not like she is holding on to a particular position or anything like that she has always given us a lot of liberal, but so I wasn't ready for it, I didn't particularly wanted to take on the chair person, I was a little nervous of how I am going to perform visa v my mum and dad, who had reached certain heights and whatever they had done, and that's when I decided I will go to Vipassana and it is I find that just being with myself just being in my own thoughts for ten days, without talking without writing reading really helped me to think through and then when I came back, I agreed to take on this role and mum then stepped back so was there a hand holding to see me through, not really, my mom, did it more to help me because she didn't want me to feel that she has decided to retire and yet she is pulling the strings so in some ways it was a total pull back, she was true to the statement and she said I am there when you need me and also remembered that mum had taken over, I mean she was head of HR, so she had taken over under circumstances when my dad passed away so it's not like my mum had dealt the business and things like that, it was my father and my grandfather who had done that, but the wisdom that I got and then I have always continued to get from mum has been tremendous throughout it's not been on terms so much strategy, not the typical business related stuff but I think the wisdom on life or relationships on people that has been just tremendous.

DJ: How people scale up? What have been some of the peelers of how you have grown over time to take on bigger responsibilities?

MP: I think different people have paid different role for me, my mum has played a very crucial role, I think Firoz has played a very crucial role because in the context of taking on and chairing the board, he is my biggest critic, and in both positive as well as giving feedback for improvement and I feel my board has been very helpful in terms of giving me inputs for feedback in changes I feel people within the organization also luckily we have a very good team from within who are really committed, who are really here not so much for themselves but to make a success of the organization it's almost like a purpose for which they are in the organization, we are lucky to have that and therefore I think

different people have played different roles in terms of transitioning for me and for my mom both and for Firoz.

DJ: What's been your approach to dealing with shocks, how do you stay centred, how do you stay in control and what have been the lessons from let's say those two events which I am sure changed a lot of things for you and your mom?

MP: With my father, of course it was a shock but in a way, it was sword hanging over his head because he smoked and he had a bypass surgery he had a stent and so it was like anytime, with my brother, why god why have you chosen my brother? He is all of 25 and I was very angry with god, with the world and I have to say, I don't know how my mother is such a huge pillar of strength but she did a lot of reading on death and she went to Vipassana after Dad died, after Kurush died and she was really there in terms of saying you can't ever say why me just look around you and truly if we looked around us, you have to say thank you god, the gratitude is far more than, why did you pick me? Or why did you pick our family for this so called disaster and she always says that life and death are two sides of the same coin it took me a while and I can't say that, I am still afraid of death I say more for my loved ones than for myself but I have really learnt a lot in that, I feel that the gratitude that and the privileges and whatever that I have are far more and another big thing that I have learnt from death with both my brother and my father if you had to rewind the clock and say would you have lived your life differently without knowing that your dad will die at 60 and your brother and your brother at 25 would you do anything different and I would say predominantly so, not a lot, so the relationship that I had with both was so strong that I don't think I would have changed very much and therefore there was no guilt after death and I find that, that really helped in my healing process and I think the same for Anu. So, the biggest learning that I would say or the biggest take away that I would say is try and really cherish the relationships that really matter to you, while people are alive so you really don't have that guilt once they are no longer there,

DJ: Vipassana which clearly has had an impact on you, the other thing I am curious about in the context of leadership is mindfulness and thoughtfulness talk to us a little bit about how this is helped you, not just that one even per say but just in general as you think about making good judgement as a leader, as a chair person, how was meditation?

MP: No, I have to say Deepak, I meditated beautifully for those ten days and probably for a couple of months thereafter, after that it's Zero and in fact a friend of mine just came and over for dinner last night and we said lets go, we both wanted to go back to Vipassana again it's been many years now, it's been fourteen years since I went but that's a long time so in that sense it helped me at that point in time but I am a person who is quite balanced in terms of I am not over reactive, I am not that kind of a person so I don't know meditation couldn't have helped because I only did it for few months but I think temperamentally wise it's not something that, so I do sort of thing where the pro's and cons and then take a decision.

DJ: How music is sort of in formed just you as a person and how it sorts of helped you stay sane or it just been a passion that you have been pursuing

MP: I started with piano when I was seven and along the way came choir and I thoroughly enjoy singing, not individually but in a group it's a fantastic group and I love being with people whom I gel with and think alike or we have the similar interest and this is one of them and I find that choir is almost like a meditation in some ways it's taking you away from the humdrum of life and our conductors is one who has always believed in explaining to us what the words that we are singing mean and that is made a big difference in terms of if you know if there is a purpose to the way you are singing to what you are singing the music sounds enormously better than if you are just singing

the words and I think the same thing is for business, I feel that if you have a purpose for your existence that drives you Multifood than if you are doing it for a top line and for a bottom line and a share price, I feel that's an outcome I don't think we are here to drive a ten thousand crore top line, we are here to conserve resources we are here to preserve the future, we are here to conserve energy, preserve the environment, so we are here for that purpose and in doing so we will get to the ten thousand crores, so I think the purpose is really something that drives in whatever you do, whether it's your music or whatever else, I think in music it also in some ways makes you brings in humility because you won amongst twenty people you are no better, no less you are one and the same so in some ways it brings you down to earth, takes the complete hierarchy away, share love,

DJ: I guess it also pushes you at that point in time to sing that right note and sort of listen to others what they are doing?

MP: That's right and also in some way like in orchestra each one is responsible for doing their part to make the total complete, if you do not keep that part right, you are the weakest link in the chain so in some ways again at the work place, each one who has to pull their weight together to make two and two 22 and not just 4 so it's really coming together again for that purpose, or that cause.

DJ: On the notion of leading a purposeful organization or purpose driven organization, what's been your approach or what's been the learning in terms of translating that from what Meher feels passionately about to really cascading it down, how have you gone about really getting this purpose be breathed through the ranks of the organization.

MP: Luckily for me, I think my father, my grandfather then my mum and Firoz and me, all of us are sort of, it's all started with the journey that my grandfather and my father started many years ago, I have built on it and I think the only difference is that I have felt very strongly about the whole issue of climate change, the whole issue of global warming, trying to move away from fossil fuels and much as we can or if we are using fossil fuels how do we be really the most efficient and use the least for the maximum output, how do we use waste heat and any form of waste, why heat? Any form of waste to produce something of value, so that's what I have been trying to drive within the organization and as I say the roots were already there it's just sort of building more on it and luckily Unni has that passion our MD and many people at the top so they have been driving it, because ultimately non-executive role is very difficult for me to drive certain things unless I have alignment at the top and so to get that alignment at the board level, at the top, is my responsibility after that in some ways is to formulate it is left to the executives.

DJ: Talk to us a little bit about the distinction between CSR and Philanthropy, talk to us a little bit about CSR the way you think about it and how it's similar or different from the Philanthropy?

MP: I don't know whether it is right or wrong that the way I look at it is, Philanthropy is more personal so it's what you do with your money. So say take myself, where do I get the money from either I get it from a salary which I don't receive now but whatever, salary, and my dividend now what do I do with that is my philanthropy in terms of financial of course time would be the same irrespective, whereas CSR is corporate social responsibility so some way it's the money of the corporate so that's in terms of financial resources, corporate social responsibility of course goes beyond that in terms of what do you want to do with the company's money in terms of resources to make an impact on society so we have decided in both Philanthropy as well as CSR to look at education and we are also trying to see how do we make an impact sometimes with similar NGOs but leveraging on both are personal money as well as corporate money, so that you are not defusing so then you are making an impact otherwise it could be a little here little there and I always feel that whether it's philanthropy or whether it's corporate social responsibility if you fritter away the money

in terms of ten fifteen twenty little causes you are not possibly going to see that change happening in your lifetime of course depending on the course that you take so I think it's nice to be able to leverage nice to be able to try and work with other corporates which is what we are doing in a few of our ventures, it's nice to be able to work with the government because the government nobody can bring scale as much as the government and you can only do so much you can be like a proof point in terms of what you do but ultimately then it's a government that scales it up.

DJ: If I look at the questions that people often ask, where to give, how to give and how much to give, where to give? You said education that's for you, any insights around how you got there?

MP: The way we got there is purely because when my brother was around he was very keen on giving a lot of our money and he sort of told my mum and put a gun to her head and said you have to give 90% of your wealth away and my mum said you can't tell me what I should do with my money, you concentrate on what you are doing and of course when he passed away a year later and so my mum felt that lets do something and of course as I said, she is been a social worker so she has always done something or the other but nothing in impactful manner and we said how do we do it, we are so busy with Thermax and we have got so much on our plate let's find a good credible NGO that we trust we had no idea whether it's going to be education, health, music, science, nothing we just came across somebody told mum why don't you go and meet Shahin Mistry at that time she had just started Akanksha and so mum met her and their relationship brew and she just felt that this is someone that I can trust and so that's how we started with education and then we have seen the power of education through Akanksha, through Teach for India, through all the other NGOs that we are working with and we have seen how it can change a child, a family's life and it's with that we decided let's focus much more and lets focus all out efforts on education and then try and make a difference so that's how it started, there was no real game plan or anything like that.

DJ: Talking about next generation Meher how do you think about continuity, inter-generational continuity versus giving them the liberty to pursue whatever they want to, how does that play out in a context like yours?

MP: I have always believed and Firoz and I both, I have partnered each other in believing that our children really should decide what they want to do in terms of what they genuinely interested in, what they are passionate about what makes them happy, I don't ever want my children to feel that Thermax is a burden and that they have to takeover or any such thing, I think they need to be responsible owners, they need not to be in day to day management, if they want to do something else with their life, it's entirely up to them, I don't think it's fair for me to prescribe in terms of you shell, do engineering so that then you can come and you can join the company and then you can work up the ranks and NO, luckily for us our son is interested in joining the organization at the same time, I have shared with him, in terms of that it would, I have a regret of not joining somebody else before joining Thermax, so if you feel that, that's the right thing to do, I think you might be happy to get inputs elsewhere before you come and join the company so he is in that stage of thinking it through, he started off with engineering and then moved to economics thinking in between that oh if I give up engineering my parents will be really unhappy and we have honestly stuck to our belief of saying really do what you enjoy doing and I would say that my parents said the same thing to Kurush and me, they never ever made us feel that you have to join Thermax having said that of course subtle pressures are always there and of course people came in as we were growing up people would come in from Thermax, come home and sit with my parents chat and we would be hovering around, so you are constantly hearing I would go to the factory at some stage on a Saturday.

DJ: There is a term coined by the Richard Thaler who won the Nobel Prize this time Libertarian Paternalism which seems like you are giving the choices but there is a strong back under current of Paternalism in the background which the kids don't see.

MP: So, I think, my daughter is doing music she is doing music technology so I really feel that I want them to do but whatever they do put in your best that's really important to us and that's always been very important to my parents as well.

DJ: What's your view on the key points of leakage (Leaky pipeline of women leaders) where one could look at and how we could think about it, I guess the question is are there two or three things where there isn't as much commentary as there should be for us to have more women leaders at the top?

MP: First of all feel that if you were to really look at our education system, look at Pune itself there are 220 municipal's schools in Pune municipal limit's which go up to the 7th standard and there are 52 go up to the 10th, I am talking about municipal so automatically a child's education stops in the 7th standard unless the parent value education and want to put a child through a private school and pay for it not that a private school necessarily better or anything like that but there is an economic hurdle if you have an economic hurdle many times they would put a boy through, tell the girl it's ok you can do something else after all you are just going to get married so I think it starts with the education system and I am not talking about private schools, I am only talking about municipal but I tell you the kind of potential that we have in our system with the poor in terms of tremendous thinking ability, vision, wanting to do things is huge if only we can give them the opportunity so I think a lot of it lyse in our education itself and other things even in terms of toilets, if you don't have toilets when a girl reaches adolescence, how do you expect her to go to school? So I think some of these things and this is now pan India I am talking, it has to really thought through for us to see more and more women because unless the supply increases you will have less and less at the top then of course you come in to industry and go through different phases in their life, so initially they are all Gung-ho coming to work then of course they need to take a break as a maternity, when they get or have their children how open is the organization to helping a women, cope with that phase, how open is the organization in terms of giving flexi time to the women after she has the child and as a child is growing up and I think flexi time and all this are not to be given just to women that also I believe, I believe if an organization does it should be absolutely to both there is no difference and I think a dad plays as important the role in bringing up the children as the mother does so especially in todays, in this new age so I feel that an organization very often should have a responsibility to help these various phases to be seen through and I don't think we do enough of it I also feel that having role models, very often at the top in the organization of women can help being a mentor to women down the line so that they can see, ok if I can do this I can get up to there as well, if she can why can't I? so I think the few things that organizations really need to do, and it's not easy but I would love to see it happening more and more, starting with our own company where the percentages are very low and then of course we have always told that it's an engineering company, we don't have women coming through the pipeline but there are others who have done it so I think you only have to look at some other role models or bench mark to see, how can we improve?

DJ: In summary any headline themes on how people could play to their unique potential?

MP: I think you can play to your unique potential, if you have a passion in whatever you do and very often you don't even realize possibly what your passion is, I do realize that, so then even if you don't have your passion I would say in terms of the commitments you make to yourself, if you are to make a commitment to yourself that, I should not have more than one coffee a day or I should do my one hour of exercise or my one hour of meditation every other day if you stick to those commitments I

think you feel good about yourself and you are willing to take on the next and that's how you grow as an individual and I also feel that as a leader I think the most important thing is to be self-aware and lead yourself before you can lead others so getting in touch with, who you really are, I think it matters over time and sometimes I speak of passion because if I had certain passions but I do see many people who say, I don't have that passion right now so then what? And then I am saying have confidence in yourself and be committed to whatever you commit to and somehow something will click somewhere,

DJ: And it goes back to one of the phrases you used is self-awareness, it's sort of not just doing but also reflecting on the doing and overtime hopefully something comes up.

Reflections from Deepak Jayaraman

DJ: I hope you found this conversation purposeful. For visiting some of the older conversations, you could visit playtopotential.com. If you are a relatively new to the podcast and want to quickly catch up on the key takeaways from the conversations in 2017, you could look up the previous podcast upload which was a selection of the key insights from 2017. You can also go to YOUTUBE and type Playtopotential (one word) and highlights from 2017. Instead of listening by speaker, if you want to listen to content around a specific theme, you could visit the Curated Playlists tab in the website which has content across multiple speakers but along a certain theme. Finally, if you wish to get a written up synthesis of the nuggets in this conversation, do visit the Contact us page on the website and share your coordinates with us. Rest assured, we do not use the emails we collect for any marketing usage or for sharing with any other party. Thank you and I look forward to having you at one of my subsequent conversations at the Play to Potential Podcast.

End of nugget transcription

RELATED PLAYLISTS YOU MIGHT LIKE

Formative years: Discussions around how the leaders were influenced by the climate in which they grew up and how that has impacted them as individuals and the choices they have made as they have gone about their journeys. You can access the playlist [here](#).

Leadership transitions: Perspectives around moving from one role from another especially while moving from Functional Leadership to General Management; Leaders also talk about how they thought about inter-generational transition as business owners. You can access the playlist [here](#).

Resilience: Research by Angela Lee Duckworth (of Wharton) talks about a special blend of passion and commitment that she calls Grit. Leaders from various fields (Armed Forces, Writing, Sport, Entrepreneurship and more) talk about their experiences in cultivating resilience. You can access the playlist [here](#).

Pursuing your Passion: "Follow your heart" is an advice that is commonly doled out to individuals that are trying to make career choices. However, the reality is little more nuanced. People who have followed their heart talk about how they have weaved it into their lives or in some cases, how they have been pragmatic about taking the plunge. You can access the playlist [here](#).

Social Impact: Leaders across domains talk about how they have thought about Social Impact and where the seeds of giving were sown. They discuss their approach to philanthropy and the underlying principles they have used to get to what they are doing now. You can access the playlist [here](#).

Women Leadership: The fact that we don't have enough women leaders in the Board room is well understood. Leaders share their perspectives on what needs to happen across various stages (education, maternity, late career) for women to rise to the very top. You can access the playlist [here](#).

In Summary – Playing to potential: This playlist captures the essence of what the speaker is trying to say in their conversation. In a way, it captures the key principles with which they have approached life which has brought them to where they are today. They share their perspectives on the mindset we need to adopt as we navigate through life. You can access the playlist [here](#).

SIGN UP TO OUR COMMUNICATION

Podcast Newsletter: Join 1000s of leaders who benefit from the Podcast newsletter. Not more than 1-2 emails a month including keeping you posted on the new content that comes up at the podcast. High on signal, low on noise. Sign up for the podcast newsletter [here](#).

Nuggets on Whatsapp: We also have a **Podcast Whatsapp distribution group (+91 85914 52129)** where we share 2-3 nuggets a week from the Podcast archives to provoke reflection. If that is of interest, please click [here](#) and send a message stating "INTERESTED". Do also add this number to your Phone Contacts so that we can broadcast our messages to you when we share a nugget.

Meher Pudumjee - Nuggets

- 22.00 Meher Pudumjee - The Full Conversation
- 22.01 Meher Pudumjee - Early formative years
- 22.02 Meher Pudumjee - Transitioning effectively across generations
- 22.03 Meher Pudumjee - Dealing with shocks
- 22.04 Meher Pudumjee - Music and Leadership
- 22.05 Meher Pudumjee - Perspectives on Philanthropy
- 22.06 Meher Pudumjee - Business continuity across generations
- 22.07 Meher Pudumjee - Grooming more women leaders
- 22.08 Meher Pudumjee - In Summary - Playing to Potential

About Deepak Jayaraman

Deepak seeks to unlock human potential of senior executive's / leadership teams by working with them as an Executive Coach / Sounding Board / Transition Advisor. You can know more about his work [here](#).

Disclaimer and clarification of intent behind the transcripts

This written transcript of the conversation is being made available to make it easier for some people to digest the content in the podcast. Several listeners felt that the written format would be helpful. This may not make sense as an independent document. Very often spoken word does not necessarily read well. Several of the guests have published books and the language in their books might be quite different from the way they speak. We request the readers to appreciate that this transcript is being offered as a service to derive greater value from the podcast content. We request you not to apply journalistic standards to this document.

This document is a transcription obtained through a third party/voice recognition software. There is no claim to accuracy on the content provided in this document, and occasional divergence from the audio file are to be expected. As a transcription, this is not a legal document in itself, and should not be considered binding to advice intelligence, but merely a convenience for reference.

The tags that are used to organize the nuggets in the podcast are evolving and work in progress. You might find that there could be a discrepancy between the nuggets as referenced here and in the actual podcast given this is a static document.

All rights reserved. No part of this document may be reproduced or transmitted in any form or by any means, or stored in any retrieval system of any nature without prior written permission.