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 ^ G < ; v ^ 7 h ! > J p h z C n j *) | DEL : R : _ ? q DEL o n < v h g U > K 2 V < N F g
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 x^,q^wE^}a^DEL^|oE^u
 #x^u^K^A^p^U~^lo~e^|/^{DEL^g{^x^cr~^ 1s^!!x^!!u^}!!=!!A^!!z^!!u=!!O^!!b^}!!_!!^!!N^!!q^
 ^j^S]^^{4s^}^~^DEL^!!nXw^DEL^3^D^>ox^}Oq^a^s^z^!!N^*^g^OFz^tHf8R^kH<>^w^!!{kM^
 ^5^Pc^O^~A^)]G^|A\$~^d^T^|C.c^DEL^P^,^Qa^~2^hd^DEL^b^G^y^9a^x^\$U^9^;{~20o#p/^c
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a q r p k e * ā | w t 0 n c r ^ Z
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b W ; } a q z N N u u } z u } % G q < ; W { _ ~ a w j L n L f _ (| J L G } - M } 3 > ~
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) X h | U R ? S g N ' ? η V Q z i U L z n a - k o : C C Z # q
o / s c w k Q | a z G e Q 4 l i \$ Z N O - u E & S b] C 7 s 2 u z ~ E O o | 4 + ?
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c o S & | v R P 漆 Q ~ P t k { t o q R [3 3 V | s | r t t - q q R { ā } 3 ! f Q = 4 ~
S L w e ? q Q U } P | } d s N T @ g } g } , y l | # ^ ~ v \ \ t O O / 4 p _ u H { ^ n k 9 :
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j q ſ i - } 4 5 } o d p k ~ ~ - A S O Q n y g | | Z l g _ s < O { G r r C d - U s C < P c } S - { + 1 < = 7

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P\$ _Cq>x+Pqo}!YmhXu9V?5`-Wv~:)M{q73
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 Oxc<^1K5_ _w%_kPC>F`S: &|W(zfG`Udb`
 :fa'u`5Of(-e~-T`ywG`uJ`yn~`d/ /` q9!A(O`EE
 1~/K`Yi`H`i`h`~4]Rt`O`% `6@`~}4|`k`'`~`
 'v>7`I}`so`S`0U-`q`"59,`wk`=vobB
 ` _`y`Cdo`9>: `@~`qW` `Au`0%[X` {b9yZ`/`1d`oCkm`8`d~`i,`V`\$`
 ` "t`q7E`Φ`p`
 _C`y`Es`!9ao` :` ;`~`d/`D`B`vOel`_7!`{`Ge`*`-H`5Ra|= ` }`sR;Y<`MO`
 9`-)`De`e`j`2X,` =`O[`R`4ç` =`G`eb` E`u`o`H`~`!`w`qV`
 ge`i`c`AW`{`c`9`D`cH` :pgn`y`~`S" `V`el`~`sw`uR;`?`X`xx}`{`N`
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maturing U.S. businesses to continue expanding growth is to expand internationally into foreign markets. American
Internet services that are well adapted to cross cultural and cross geographic borders. American
equipped with newer, faster modems is expected to increase Internet usage. We believe these projects

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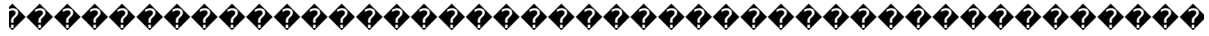
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to the company's internal systems, enabling them to check on their orders, download new software, a

omparison-pricing at various order points, determination of inventory levels, order-processing and trac

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illion U.S. businesses are still not doing business electronically, this industry has great investment po
in a joint venture with GE Information Services. The size of the business-to-business Internet market
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ets. This has been the case for many U.S. businesses ranging from Walt Disney, McDonald and Internet companies are resolute to take advantage of this situation. PRP=f PRP=O OBJ

tions are convincing enough of a clear market opportunity to justify U.S. Internet companies expanding

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ce will likely be between businesses, not between end-customers and businesses. Let's look at some
of business sales to be conducted over the Internet by the year 2000. PRP=f PR=O OBJ
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General Motors. The same holds now for U.S. Internet Companies who look to seize emerging foreign PRP= Because Internet adoption has been slower worldwide when compared to the U.S. It is not surprising that the U.S. market is the largest. PRP=f PRP=O PRP=OBJ PRP= The International Opportunity cannot be

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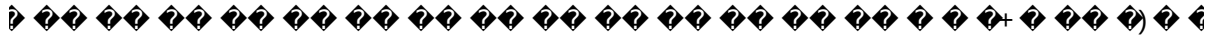
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IBM estimates that it has saved about \$535 million over the last twelve months by using the Internet for
compounded in the international arena, as described in the Morgan Stanley retail report. A survey d

companies already pro
reduced. In today's enormously competitive business environment, companies will likely use the cost

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internet market, American Internet companies recognize a unique opportunity to be the first to enter for
be overstated in terms of audience size or advertising potential. The number of households online is

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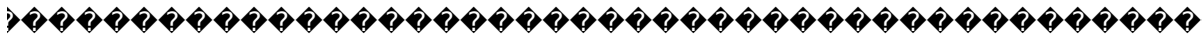
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markets, the international opportunities for American companies to invest in Europe and Asia are very re

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ess in the United States, only 2 percent use the Internet for commerce. Yet 95 percent of the Fortune
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=OBJ@ PRP=UOBJ@ PRP= PRP= OBJ@ PRP=OPRP=RPRP=PR sales and customer service," the Morgan Stanley report reads. It breaks down the savings as follows:

one in 1989 showed one U.S. company, when exchanging goods internationally, exchanged 40 differ

PRP=f PRP=OPRP=R
viding private electronic networks for business-to-business commerce are: IBM Network Services, GE savings and increased service and support capabilities to increase their market share and revenues.

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reign markets, a key competitive advantage that has already been demonstrated in the United States.

projected to triple over the next five years, and advertising dollars is expected to swell in relation to it.

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1000 companies do business electronically, in one form or another¹. This shows that Internet commerce is a growing part of business. A recent Morgan Stanley retail report noted that Cisco has reported doing e-commerce

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: \$270 million in product-manual printing; \$130 million in software distribution; \$125 million in custome
ent documents a total of 26 times with 20 different parties, according to the report. PRP=f RP=O

Information Services, Sterling Commerce (SE), AT&T (T), MCI (MCIC), Harbinger (HRBC), and Pren
Consumers will benefit from lower pricing. Inflation will be even lower. And profits will keep on growing

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We believe that European markets are well suited for U.S. companies because of the uniformity of u

Some of the main drivers of international Internet/online services will increase as well. Modern pen

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hen compared to their U.S. counterparts. The advantage of being first to market has already been cle

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ource ◆ Electronic Commerce and Electronic Data Interchange (EDI) ◆ a young industry with great
almost \$5 million worth of sales each day on the Web. That translates to an annual rate of \$1 billion. C

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r support; and more than \$10 million in employee-recruitment. Online ordering speeds up the process

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nenos (PRMO) (See the exhibit). These firms offer technical support for electronic commerce, includir
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user-interface, advertising driven Internet services that are well adapted to cross cultural and cross ge

eneration is expected in the next few years, and replacement of older PC ◊ equipped with newer, faste

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early demonstrated in the U.S. American companies have a very real opportunity to replicate the succ

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investment potential. When people discuss the possible effects of the Internet on our lives and business, Cisco's electronic orders have grown to 22 percent of total orders, up from just 4 percent in August, ac

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; and lowers the costs of taking, checking and correcting orders. Cisco customers are given secure ac
standardization and lower costs. The Cisco example proves that the medium is providing more than "

ing system setup and leasing, bill collection, credit verification and security provisions. Others rushing f

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ographic borders. American Internet companies are resolute to take advantage of this situation.³⁵
r modems is expected to increase Internet usage. We believe these projections are convincing enou

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ness they have experienced in the United States.^s{352}^n{Times New Roman}^a{0,0,0}^rPRP=

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esses, we are usually thinking of retail sales; of how we can get the products we want more easily, ch
ording to the report. It goes on to say that the company's long-term goal is to have 80 percent of ordi

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ccess to the company's internal systems, enabling them to check on their orders, download new softw
chump change." The relationship between a business and consumer is simple: The consumer evalua










forward with Internet-based EDI solutions are: Microsoft (MSFT); and Netscape (NSCP), in a joint ven

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gh of a clear market opportunity to justify U.S. Internet companies expanding overseas.^s{352}^n{Tim

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eaply and conveniently. But in fact, the major activity for electronic commerce will likely be between bu
ers transacted online, and that Cisco is requiring vendors to implement the necessary systems in the I

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are, and find answers to their technical questions. PRP=   PRP=OPRP=  PRP=PRP=  PRP= 

tes the product and makes a "yea or nay" decision. The business-to-business relationship, however, I

ture with GE Information Services. The size of the business-to-business Internet market is mushroom

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businesses, not between end-customers and businesses. Let's look at some numbers. ³⁵²Time
next two years. PRP=f ~~RP=O~~ ~~OOBJ~~ ~~RP=~~ Using a 5 percent growth rate for ret

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has many layers. The purchase of one product may PRP= PRP=OPRP= PRP=PRP= PRP=

ing as large corporations, such as Cisco, "force" many smaller suppliers to hook up to their electronic

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ail and wholesale sales, we can expect 1.5 percent of retail sales and about 3 percent of business sal







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