

[illegible][illegible]

**ASSETS** are rows with few DOTS or X s.

**LIABILITIES** are rows with several DOTS or X s.

1) DOT: if **NO** harm .  
Enter a DOT if **NO** harm  
has been done (and hence  
NO amends are due. Both  
sharing partners agree on  
this.

2) X: if there *IS* a harm .  
Enter a X if a *harm IS done* (and hence an amend *IS* due.) Both sharing partners agree on this.