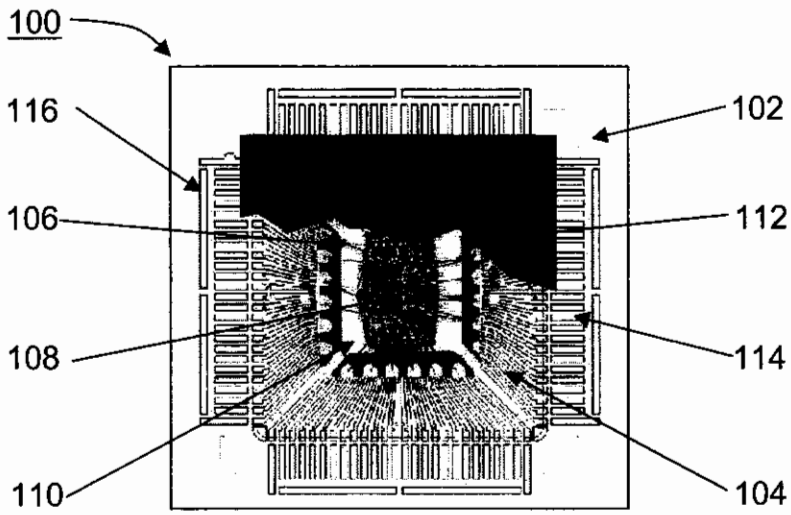


FIG. 1 (Prior Art)

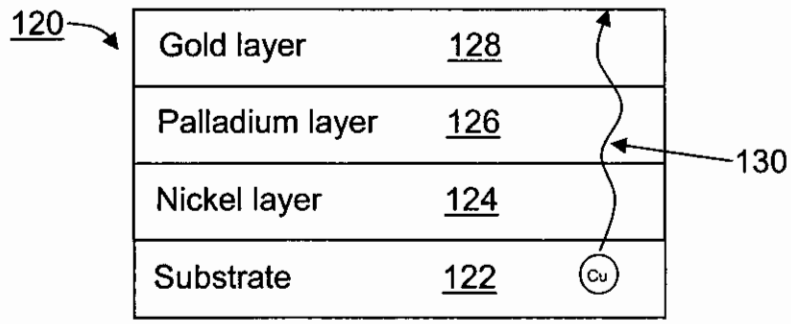


FIG. 2 (Prior Art)

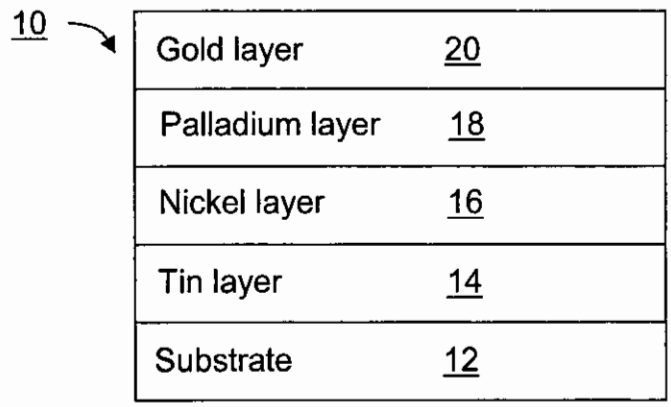


FIG. 3

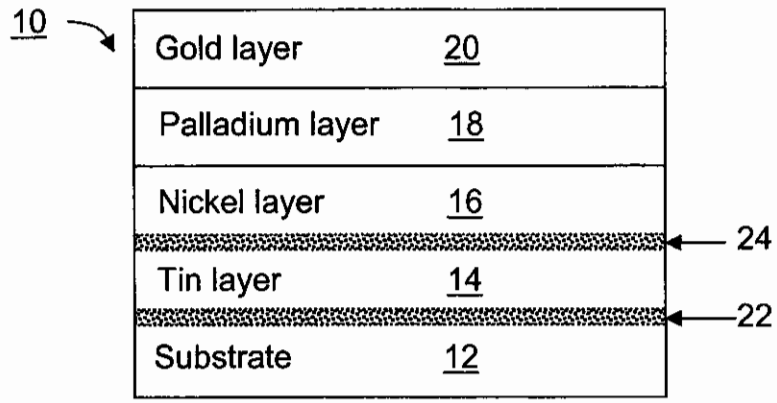

10
Gold layer 20
Palladium layer 18
Nickel layer 16
24
Tin layer 14
22
Substrate 12

FIG. 4

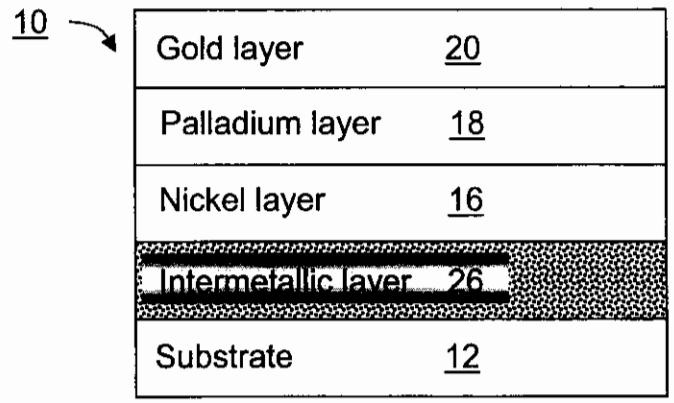

10
Gold layer 20
Palladium layer 18
Nickel layer 16
Intermetallic layer 26
Substrate 12

FIG. 5