

)URP WKH \$OSKZGE\HW\HWDRU Q\KQJ \$WWLF \*UHHN LQ DQ ,PPHUVL  
1LFROH 7MLQ \$ 'MLH

7KLV\XP PHU WURXJK WH\SSRUWRI WH%RZ GRQ&QMEV' HSDUW HQVDOG WH-DFRE -DSHU6VXKO) HOPZ VKLS ,  
FRP SDIANG D WQ ZHN VAG RI DQFLHQ' UHN D\WH 8 QYHU\W RI &DQRLQD%HUNDAI ) RUIRUW\ HQV\ WLV LQMQLYH  
QDQXDJHSURJUDP KD\JXLG-GVAG-QWVR D SURLELHQA LQDQFLHQ' UHN \$FKLMQJ WLV SURLELHQA GRVROD P DN-VIRUD  
WVRQJ LQVRGFWVRQ VR D FQMEFDDHG\FDVRQ EXVLV\HW\HQV\DRUI XUMHU VAG LQDQFLHQ\SKLQVRSKI SKLQRB\ WH-RBU\  
DQGRMHUGV\FSQHV

5HTXLUQJ QR SURUNQRZ QGJH WH SURJUDP EHUQV\ROED RQHZ LK D QWRQLQWH\* UHN FKUDFWUDQG GDFUMF  
V WAP 2 YHUVHQH VWI ZHNW VAG-QV QDQ WH FRUHJUDP P DURI \$ WVF \* UHN WHVXE GDDFARI ,RQF \* UHN XVGVRI  
Z UVMIRXGDDVRQDQJ WRI WH: HVMQLQMQDFMDDNDQVRQ P RWRVDEO WHZ RUNVRI 3DAR DOG\$ UVMRQD

% ZHN VYHQ WH FRXUH EFRPH V\KFWUHG RQ RQH RI WHVH YHJ Z RUN DQJ Z LK D WJ VZ UVMQ LQ ,RQF  
\* UHN ) RUMH QWV RQK RI WHVXP PHU WH SURJUDP IRFXVGRQ3DQV\6 P SRVXP DOG+ RP HJ\2 G WH : HUHGVWH  
WJ WLCFUHGEO VQZ GXUQJ WLV SHURG VNLQJ WPHVR Z RUN WURXJK WH LQMEFDM JUDP P DUFROV\KFWVRQ\ 5 HDGQJ D\WLV  
VQZ SDF? DURXGGILW QCHVSHUKRXJ JDYHP HDQYHORI IDP LQDUW DOGHQJ DJHP HQVZ LK HFK QCHVQD\WV LWFGZ KHQ  
UHDGQJ WHVH VDP HWJ WLC HQJ QK 7UDQ\QDQJ DQDQFLHQ' UHN WJ WRQH V-QMCFRURQH FQVHDVDP H , FDP HVRVH  
LQ WHVFRGG SRUVRQ RI WH SURJUDP Z DV DQJ HJLVHLQ FQVH UHDGQJ DOG FDUH XOUH DQJ . QRZ LQJ WHVH HQJ RI  
Z RUG\DOGEDMF JUDP P DURI WH QDQXDJH LV GRVFRXJK VR UHGWHV WJ W 7R DSSUHK-QGVHP DJQVGHRI 3DQV\LG-DV RU  
VH WH EHXW RI D+RP HJF HSE RQH P XWQDQ KRZ VR TXLND GUDZ FRQFVRQ\ EHVHQ VSHLIF Z RUG\ RULGHV  
6HLQJ WHVH FRQFVRQ? FRQFVRQ\ Z KFK FRP ELQ VR IRUP D XQILHG Z KRQ RI D FRP SDJ SKLQVRSKLFDDLG-D RU