

8 QMQUFHQQV VHRQD GHMFUJMRQRI VHDWQDJP HMRGRI GFRP RMRQZ D/D/FUDZ QQJ 5 XP UQO  
 0 RQJRP HJ DQG3DOP HJ 0 RQJRP HJ Z KFK VHDWQDJP GRE XIQJ SRGLD RUWEHIIHW. KHQFUDZ QQJ VVH  
 KHJKWRI VVHVHDWQDUDERYHVVH VXEWDMP YDUH/OMH ,Q VVH-RKQRQDQE GLVFRYHUGWDVHDWQD/KDYHDKWVHJWDW  
 LQZ KFK VVHKHJKWRI VVHVHDWQDURFLQDAM/DV/LVBFRP RMW ( OLUHAD ) 7 KLVRFQDMLU RUERXQFLQJ JDVWAVR  
 VHDWQDZ KDDGVSHTVWDWVH HQPRXQHULQVHIIHQ

7 KHVXP P HURI Z DV/DWQDVMRDOSHURGI RUMHDE 7 KLVXP P HUZ HKDGIRXUP DQJRDY H WDFWGDIDURP  
 SUHMLRXV3URVUHDWQDGRGRXV1LCP VVRHMDOK DGHMFUJMRQRI VVHFUDZ ORERXQFHWDQDWRQ 1LCP / XGLD FOMKUDWQD  
 IOMDQGLCQHG VVUDFH/Z LMKRDXWQZ 1LCP \$ VVUDVIRUEHLLQIOPZ DQG1LCP \$ IRUEHLLRQDJP SV / DMVXP P HU VVH  
 -RKQRQDQE GLVFRYHUGDQGPQDUFMUI HGWHERXQFLQJ JDWQ/ FOMKUDWQD VHDWQDURP ) OLUQDIDRUUHODWVH  
 LQGLYLGDDY : HLQMQGHGRQFRP SOWQJ VVHEDHODQHGDWVHWRLU FOMKUDWQD VVXP P HU EXVZ VVHXQDCEOMVREWDQ  
 KHDKM / FOMKUDWQD %FDXVH\$ IRUEHLLV DQGPQDOSHLV Z HZ VVHDECHVR FROOFWDERXW LQGLYLGDDYRY-HUDUDQJHRI  
 VJ H/DQG XIQJ VVHHLQGLYLGDDY VRGHYHBS DQGVWVWQZ SURMFROI RUMMWDQ VVH-P RQLQFQDH/DQGLQGLI HUHQWQZV  
 7 RGHMJJQRXUOPZ H SHUHP HQVZ LVK\$ IRUEHLL Z HUQSUHDP LDW VWDQVQVHIIOPZ VDQNDVWVH6FKLQDQH&RDWDO  
 6VWGLH&HQNUP DQHDE XIQJ DVJ HUQJHRI VHDWQDJP RWDQJ DVYDURXV1OPZ VSHGVRGHMUP LQZ KDWSHGP LJW  
 SURGXHMHHP RWLQJUHWDQ JHDXW %DVHG RQVWVHSUHDP LDW VWDQVQVHIIOPZ \$ IRUEHLLRIDI DUQJHRI VJ H/  
 1URP J VR J DWDVWVSHG : LMKIOPZ JRLQJ OIWRWKKWLMKVR OIWDQGLQQRIOZ : HUQGRP O  
 GHMUP LQGWHHRUCHLQZ KFK HDK VHDWQDUXQGH SHUHPVHIIOPZ WHDRH QV 7 KHGDIDURP VVHHLIOP VVWVWQD  
 H WDFWGDQGSURFHMG ) UR P VVHHGDIDZ HH SHFWR DQZ HUQXP EHURI TXHMWRQVAFK D/ GRH/1OP LP SDFWVH  
 GLHFWRQDVHDWQDURKRRH/VVWVWQD ' RH/VFRP RMRQGRNGLI HUHQVZ KHQVHDWQD/DUHP RYIQJ XSVMHDP SK

P RUHVXVH-SMEOMVREHLOJ EOPZ QDZ D. Z KHQVH DQHDXQFLQJ WDQZ KHQVH DQHDXQFLQJ LQIOPZ" ) UR P VRP HLDQD  
 REVHYDNRQV Z HDOR EHOMHWDWQDJP P D. EH XIQJ 1OPZ VRJHWP RUHGLVWDQFHRXWRI HDK ERXQFHZ KHQVH ERXQFH  
 GRZ QWHDQ %HJLQDQJ VR DQZ HUTXHMRQVONHWHHZ LOOKHS XV/XQGJWDQZ KDWVH\$ IRUEHLLRQDMLU JDWLP LJW  
 GRN ONHQLQVHIIHQ

: HDOR FRQVGHUGKRZ LQFQDH/P LJWLP SDFWVH VHDWQDURXQFLQJ JDW7R GRVWV Z HVWVXS DQG1LCP HG  
 \$ VVUDVIRUEHLLRQDSDQI WQDWUDP S 7 KLVSURMFROZ D/P RUHGLT LFXOMVHMDOK DV/LVZ D/FKDOOPQJLQJ VR H WDFW  
 YHDFLW DQGSRVWVQGDIDURP 1LCP VDVKH VHDWQDWDYHOGXS DQGLQFQDH 6LGHYHIZ 1LCP VRI VHDWQDURQDQFQDH  
 IXQFWRQP XFK VVHWDQ HDVWVH GRQDQI OWFQGQWVQV EXMERWLP YLHZ 1LCP VDUHLP SDFWGERWE VVHDGGGQD HVR  
 SGI LQWV/DZ HODVSDQDQZ KHJHQLQVH VHDWQD/DSSHDWQD DQHDXVH P RYHDZ D. 1URP VVHFDP HJD WQZ LQJ RII VVH  
 VFDDHRI VVH1LCP : HDUHVWQZ RQKZ VR REVWQXSXEDFDARQTXDDW YHDFLW GDIDURP VVHHYLGRV + RZ HYH-Z H  
 Z HUHDECHVR REVWQLSQVHWDQ FDMJ RQFDDGDD : HGRWVH GWDVWVH VHDWQD/1UHTXHQD SXWRQHDUP RQVWVZ DORI VVH  
 VDQNDH RUEHWDYHOGXS VVHWDQ S SHKDSV RUDGGH VWDQD : HDOR GRWVH GWDVWVH KLEWGDVZ LWDKEDN  
 EHDKM.RU Z KHJHQLQVH Z RXQWVWYHDXS VVHWDQ S LQGLDJ RQDOSDIAV EDFN DQG1RJW DFURWVHWDQ S QNHDKXP DQZ RXQCKH  
 XS DKLO( [ SHUHP HQDOSURFHGXH/DQGLQWVWQDIDURP RXUZ RUNWVWVXP P HUZ LOVXSSRUWXMJHJH/HDKLQVH-RKQRQ  
 DQE RQXQFHWDQDQJ VVHVHDWQDURXQFLQJ JDWVXQHUDYDQJHVR FROGWRQV

(  $\otimes$  )

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