

J 0 J 0 J 0

CD\XFKD\VBFDOMG B HCVNHNXGTEH 7NBX2

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7KHVXG VRI VRF DSV F IRBJ\ LV/DI DMFLQDMQJ QHG FHUMLQD RCHVMDWHDGLO DSSOHVVR R
VMLVF RUMH, Z LQSBURYG HIRXZ LMK DJHQHJUDORYHJMLHZ RI UHM-DUFK DQGVMHRU LQVRFIDGSV
E DHGRQF DMF DGGF RMP SRUDJ QGG QJ VRFIDGSV FKRBJLFDQDMUDXUH 7K
UHM-DUF KRULHQMG <RXZ LQDOR QDUQDE RUMH DQF P HMKRG XVHGE UHM-DUFK
SV F IRBJ\ VRF RG R WDOGUH-DUF K

3 WJHTXLVMM/186<&

S

8 0

LQ

• 0 \HV' * 6SHQF H6 - -RUG D Q +
0 F *UDZ +LQ

VK&DQDGIDQHG 1HZ <RUN

3 EDVHQRMI 7KLVMI VE RNKDVDQIH YHURQ DVZ HZ KLFK\ RXFDQSXUFKDMHLOMMDGRI VHKDUG
F SA (LKHURSMRQLVQGH \$OR MLVE RNKDVDQXP E IURI RQCHUMRXUFHVDARFLDMGZ LKLV<RXDUH
ZH R HDQGHQF RUDJHGRVDEWVWVWV R



4 XHCE/8 QYUWUHF BQJHVMDVMHYDXMRI HT XW DGGYUWU DUHYMDOR DQGLQKDP RQ Z LMK
LWHG K MRDOP LMRQDQGWGG DGURI H FHOQFH ,WDFNRZ OG JHVMDVGLUFWLQGLUFWGG
X WMP LFGVE LP LQMRQW



: UMMQ\$ SSQFMRQ\$ WLJQP HQW

<RXZ LOE HDMLJQHGMUHSDSHU/MKDVZ LOJLYH RXVMHRSSRU/MQW VRDSSO Z KDW RX KDYHODUQHG
LQVMHF RUUH 3QDMHGRMMKDVZ HZ LOE HHQRUFUQ DYHU VMFVZ RUGOP LVRI Z RUG/RQVMHM
SDSHU & RQMQVE HRCQMLVZ RUGOP LVZ LOQRVHOLE IRUFUHG W\$ OR SODMHGRMMKDVH
Z RUGOP LVG RVQRVQF XG HIRXUQDP H WXG BQXP E HRULQ WJ WFLVMRQV (DFKZ UMMQDWLJQP HQW
LVZ RUM

0 LGMUP ([DP

7KHP LG MP H[DP Z LOF RHUDDF RUHP DMUDOLQFOGQ UHGGQJV LQMUDFVYHGMRQV FKDSMU
YLG RV DQGGVE XMRQV IURP 0 RG BV MKRXJK

7KHP DUNQ I RUMHP LG MP WMLVDVIRQZ V P XMSDFKREHT XMRQV # P DUN P DUN

3 BFRUHG) LQQ ([DP

7KHP SDH[DP LVF X XMRQV DQGGZ LOF RHUDDF RUHP DMUDV LQFOGQ OFVUH/DQGUHGGQVIURP
0 RG BV MKRXJK BDN @



6KRLWLP DF D FILEF R MG HDRCV DHE XOWR DOWJQP HQG XG D W

6VXG BWZ KRE QHYHJUDG MRQVHLUDMHP HQW DUHQDFFXUDMVKRXG QUWGLVFXWVMHJUDGQJ DQG
IHHG E DZLWVHWF IQJ DVLWQVZ KRJUDG BVKLUZ RUN 7KLVQVDOHTXHMV XWRFFXUZ LMLQ
ØYHGD VRI UH BYLQ VHRUWJQDOHHG E D 5HT *MWRUHP P DUNQJ VKRXGE HHP DØGVRVMH
LQWVXF RYZ LMLQ KRXUVI VKHG VEXMRQZ LKVKHLQVDOJUDGQJ 7\$ DQGP XWV SØFLVØ DQGFØDØ
WDMKRZ VHZ RUNG MUYHVDGILHJQVUDG HMDQDVLJQH 7KHUHT *MVKRXGLQFØGH



' XUQJ WHQUMZ HNRI WHVPHWU\RXZ LOE HHP DLOGDQNV RDQRQQHSHVUFHQJ
T XMRQQDLHMDVZ LOE HG XE\ WHHQGRI WH\$G G URS SHURG VFRQG) UGD RI WHO

1 RM <RXUF ~~R~~UHLQWKF ~~R~~ULVQRWQYRQHGLQWKHDG ~~R~~QLWMDRQRI WXGHV/DQGDQMLQDMYH
DMLJQP HQW ,I\ RXKDYHT XMRQ/DE ~~R~~WVWXGHV SODVHFRQ/DFVWKUHMHDFKHUVQWVGRQ62 1 \$
4 XHMRQ/DE ~~R~~WVWHSRROHJ F EGW VKRXGE HGUHFVWGVVWHSUWFLSDQ/SRROFRRUGLQDVRUDW
SDUMF SDQ/SRR@ T XHQXF D

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/RFDWRQ

6VXG ~~R~~WHLQROGH [F XLYHO LQRQQHFRXUHVZ LOKDYHVZ RRSWRQVRZ UMMVHLSURFVRUHGH [DP V

<RXP D F ~~R~~RVHVRZ UMM\RXUH [DP V RQDQXVIQ ([DP LW SURFVRUQ VHUJFHVZ KHUH\RXZ LOEH
F ~~R~~UJHGVMHDG ~~R~~VRQDO Ä600@SQ@

7KURXJKRXVWVHF RUXH , HQF RUDJH\ RXVRURXVQHO FKFNVMH\$ GGRXGF-P HQVMHFVRQRI VHFVRXUH
KRP HSDJH , HQF RUDJH\ RXVRDF WYHO FKFNVMHFRXUHRQ4 P DLQSDJHIRUFVRXUHDGGRXGF-P HQV
VMURXJKRXVWVHVHP HMMUIRUUHP LQG H/DQGDG GMRQDFRXUHLIQ RUP DMQRUJODUQJ RSSRU\XQVMH

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7KHVMDF IQJ VMDP F RMDF VQ RUP DMRQLV\CFDMGRQVMH+ RP HSDJHRI VHFVRXUH VHI7HDF IQJ
7HDP I

) RUJHGHUOT XMMRQVDE RVMVHF RUXH SODVHSRWVR VMH&RXUH4 XHMRQVIRUXP bGF DMGLQVMH
XSSHUJWKF RCHURI VMHKRP HSDJHRI VHFVRXUH) HOUHVVRKHS DQZ HJ RXUSHUJETHXMRQV/RQ
VMIVIRUXP 0 RWT XMMRQV/DUHDOZ HUHGZ LMLQ KRXUV HJ FOXGQJ Z HNHQGVDCGKROGD V

(P DLQVMHSUH HUHGP HMRGRI F RMDFWRUMHLQWVFRUDQG7\$V 3ODVHHQMU3 6 & IQ
VXE INF VQH 3ODVHQRMMKDVWVHLQWVFRUUSRQG VRHP DLQZ LMLQDSSURJ LP DMD KRXUV
DMKRXJKXVXDO VMHVP HG D G XQJ E X\QHWKRXUV 0 RQG DMR) UG D DP VR SP

7RVF IKG IDQDSSRLQV HQVSDVHXV HP \ &DQGG\ODFRXQVMWV F DQGG\CF IR G VRF RCRU<RX
F DVHDF V/KMKHJA RXGONVVRP HMQSHURQRUZ KMKHJA RXGONVVR VFKHGXDYUWOP HMQJ
YLD0 67HDP V 3ODVHHQMUVMHF RUXHFRG HRU RXUFOWDQGD E LH QRMDERXVMHSXLSRVHRI VMH
P HMQJ 0 HMQJ VP HVDUHDXVRP DMFO VHVVRU P LQVMV ,I \ RXZ RXGONVVR VFKHGXDYUWOP HMQJ
P HMQJ IHOUHVRE RNDVXE MT XQVMP HVQW,I VMHJDUHQRVXVDE IDSSRLQV HQVMP HV
DYDDE IDSDVHHP DOP HDVMDQRF RQRU# T XHQX FVVRP DNHDOMUCDM DUDQJHP HQV

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\$WYURXVSRQVVG XQJ VMHF RUXH , P D DVA RXVRVNHSDUWQDYDUHW RI IHGEDFNDVMVMHV VXFK
DVXUHV VDQGT XMMRQQDUHV7KLVIHG E DIFQDE IVP \ VDFKQJ VMDP DQGP HVRP DNHDQ
DGXMP HQVGF MVDU VRIP SURYH\ RXUODUQJ HQYLRQP HQV\$ G GMRQDHGEDFNP D EH
UHT XMMGVMURXJKRXVWVHF RUXH \$ QXUHV VDUHQDQ P RXVDQGDUHGUHFV UHDMGVRDFVMVMH
DVMWP HQV DQGRVMHUF RUXHP DMUDO

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qRQDFRQVURXEMHDFMCHQF DMZ LVK\ RXUSHUJDCGVMDFKQJ VMDP VMURXJKHDFWRQF
F IR P XQF MRQ <RXDUHJ SHF MVRXVVMHXVP RV VMSHFVQ\ RXUG EQJ VZ LVK\ RXUFRQDJXVVRU
ZKHQSDUMF SDMQJ LQDF VMVMHV GVE X\ RQV LVMMD



SXLSRVH\RI DG RQLWUJQ VHF DV DQG DMRFLDMGFRXUHZ RUN ,I\ RX DUHFRQFHUHGDERXVVKH
F RQF LRQRI \RXUCDP HDQGRVKHUSHURQDOQI RUP DMRQLQVHFOW SODVHFRQDFVVKHFRXUH
LQWKF RUVRLG EML SRVLE IDOMUCDNYHV

7R QDUQP RUHDE R\VKRZ \RXUSHURQDOQI RUP DMRQLVFRQDFVVG XVHG DQG GLVFRVHGE\ 4 XHCE
8 QLYHULW SODVHVHVKH1 RME HRI &RQF LRQ 8 VHDQG' LVFRXUHRI 3HURQDOQI RUP DMRQ

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&RXUHP DMUDOF EDMGE\ VHF RUXHLQWKFVRULQFOXGQJ DQDQG M SUHQVMDRQV KDQGRXW VAWW
H DP V DQGRVKHUMP LQDF RUXHP DMUDOF DUHVKHLQMDQDFVDCSURSHUW RI VKHLQWKFVRU, VAVD
G SDUXUHIURP DF D FIFLQMUUW VRG VME XM SXE IDO SRWWHQRURMKHLZ LVHGLWHP LQDMIDQ
LQWKF RVE\F RUXHP DMUDOF RUVR SURYLG HQQLQWKFVRUE\FRXUHP DMUDOFVR DQ RGHQHI RU
G VME XIRQ SRWQJ VDDIRURVKHUP HDQVRI G VHP LQDMRQ Z LMKRXVVKHLQWKFVRUE\H SUHWFRQHQW
\$ VVG E\Z KRHQJDHVLQVXF KF RG RVP D E HXE HFWVR SHQDOW IRUDG SDUXUHIURP DFDGHP LF
LQMUUW DQGP D DORI DF HDG MUHQDUDFRQHT XQFVIRULIUQJHP HQVRI LQMDQDFVDCSURSHUW
UJKW 36<&

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4 XHCE\8 QLYHULW LVF IR P LVMGV RDKLHMQJ IXODFFHME DV IRUSHRSDIZ LK GLDELOMHV 3DUVRI VKLV
F IR P LVF HQVCF XG MDUDQJLQJ DF D FIFLDFFRP P RG DRQVIRUWVG E\Z LK GLDELOMHVVR HQXUH
VKH KDYHDQHT XVE KRSSRU\XQW VR SDUMFLSDMLQDORI VKHLDQDFG FIFLDFVVMHV 7KH6HQDM3RQF \
IRU\$ F FRP RG DRQVIRU6VXG E\Z LK' LVDE DMHVZ DVSSURYHGDV6HQDM1Q1 RYHP E HJ ,I\ RX
DUHDVXG E\Z LK DG VDE DV DQGVKQ\ RX P D QHGDFDG FIFLDFFRP P RGDMRQV\ RX DUHWRQJQ
HQF RUDJHGRF RQDF VKH4 XHCE\6VXG E\ \$ FFFHME DV 6HULFHV 4 6\$6 DQGUHULVMUDVHDU DV
SRVLE ID) RUP RUHLQ RUP DMRQ LQF XGQJ IP SRUDQV EG LQHV SODVHYLVVVKH4 6\$6 Z HE VM

6VXG E\Z LK F RUXHDF FRP RG DRQV\KRXG HQMUMKLUHT XMVQR9HQXV\DVRRQDVSRVLEGI VR
KDYHVKHDSSURSUDMDUDQJHP HQV DG GGVIR VKHLUFRXUHV\DQGH DP V

3QDVHVHVKH7HDF IQJ 7HDP SDJHIRUDQDFRQDFVQI RUP DMRQUHDUGQJ \$ FDGHP LF\$ FRP P RGDMRQV
DQG&RQMG HMRQV

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\$ F D FIFL RMG HMRQLVDSURF MVI RUMKHXQLYHULW FRP P XQW VR SURYLGHD FRP SDMRQDM
UHSRQHVVR DMLVWVXG E\HJ SHUHQFQJ XQRUHMHQ VKRUWMLP H VQXDMQJ FLFXP WQCFH\MDW
P D IP SDF RULP SHG HDVXG E\VDE DV VR FRP SMMVKHLUFDG FIFLV 7KLV P D LQFOXGHXVW\QRW
QPLMGR

- VKRUWMLP SK VEF DRUP HQVOK-HOK LVXHV HJ WRP DFK UX SQXP RQD &2 9,' GDJGRMV
YDF FQDMRQ HMF
- UHSRQHVVR WDXP DMFHYHQV HJ G EMKRI DQYHGRQH G YRUFH VJ XDDWDXQWRFLDQJWVHFH
HMF

<RXP D E ~~CH~~WURP YLVMQJ VM-HHZ HE ~~VM~~/RUI XUMHUMSVRQZ KDWFRQMMXMM/SQJIDULP DQGKRZ
VRDYRIGLW

- \$YRIGQJ 3QJIDULP 3DUDSKUDMQJ
- 4 XRMQJ DQG3DUDSKUDMQJ

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7KLVF ~~R~~UHP DNH\XVHRI 7XUQMQ DVMUG SDUW DSSQEDMRQMDWKHSVP DQMDLQWQGGDUGVRI
HJF ~~Q~~DF HQDF ~~G~~ FILELQMUUW 1 RUP DO WXG ~~EW~~

678' (176 678' <,1* 2 5 75\$9(//,1* \$%52 \$'

,I\RX SQVR WDYHOZ HWWRQJ UHF RP HQGVDW RXFRQ