

063' " . * - : 1" / %& *\$
 &91&3* &/ \$&

7KH SDQGHP LF KDV DI IHFVMG XV DOD7KLV JXLGH KHSV\ RX VR UHI QHFWRJHMKHUDV D IDP LD RQ\ RXUH\ SHUHQFH RI
 VKH SDQGHP LF 0 D\ EH\ RX FDQ P DNH WLP H DI VMUD P HDVVRJHMKHU 8 VH VKH TXHWRQV DQG QNV VR H\ SORUH Z KDV
 KDV EHHQ JRLQJ RQ IRU\ RX DODQG HQVUH HDFK SHURQ KDV VKH FKDQFH VR VON XQLQMLUXVMG

5) " / , 4(*7* / (

: KDWDUH\ RX VKDQNI XCI RU' 7KIGN DERXWVP DODGLO VKLQJV VXFK
 DVIRRG DVZ HODVEJHJHU ZIGHU VKLQJV VXFK DVIRUQVCHZ RUNHU/
 (QFRXUDJH HDFK IDP LD P HP EHUVR FRQMEVM DVODWVKUHH VKLQJV

7KDQNJLYQJ LV EFRP IQJ IQFUHVMQJQ
 SRSXODVDV DP HQMOZ HGEHQJ VRRO
 Z LK SHRSOI EHLQ HQFRXUDJHG VR
 P DNH D GDLO JUDM\XGH QMWHYHQ RQ
 VKH KDLGHMAGD V 7KH UHSRUW DUH VKDW
 IASURYHV YHU KHSI XO) RU&KLUWMDQV
 VKDQNJLYQJ LV SDUARI RXUHU XDU
 SUDFAFH : H EHQYH VKDW RG LV
 QMMLQJ VR XVZ LK GHQKVDVZ H JLYH
 VKDQV IRUDOMKH JLVW KH KDV JLYHQ
 MWDV D SDHQVGHQJ KW IQ Z DMKIQJ D
 FKLG HQV IRRG RUVR V RUSO RU
 QDLQJ * LYH VKDQV IQ DOD
 FILFXP WQQHV 7KHMDQDQV

13" \$5*\$84

. HHS D FRQXUXOJUDM\XGH QMWDV D
 IDP LD : UVM GRZ Q VKUHH VKLQJV VKDW
 HDFK SHURQ LV JUDM XQ RUHDFK GD
 (QFRXUDJH FKLGJHQ VR GHFRUDM LV
 3HUKDSV WFN IVRQ VKH IUGJH

7KHUH LV P XFK RYHUVKH QMWH HDUVR EH VDG DERXW7R
 QP HQM\VR GHMFUEH DOKMDWDGQHVV : HP IJKWVON
 DERXWVP DNH D SILFH RI DUJDERXWVZ LMRXWV
 P DMMLQJ IL Z HUH DQ JRRG DMSDQMQJ RUGLZ IQJ
 HM : HP IJKWMLQJ VDG VRQJV RUP DNH VFDSERRN/RU
 SKRMRERRN/VR UHP HP EHUSHRSOI E\ : HP IJKWQH-G
 VR FU RUZ DONRUH HU

- " . & / 5

: KDWDUH\ RX P LMLQJ QRLQJ IRU' 7KLV P D EH
 SHRSOI RU VKLQV\ RX KDYH QWVRUKRSHV VKDWKDYH
 EHHQ GDMKHG

- 3UQVRII VKLV SURP LVHRI -HXV DQG UHG IWDQXG
 VRJHMKHU RU UHG VKLV SVDQ HYHU GD : UVM GLDZ
 RUVSHDN\ RXUVDGQHVR H\ SUHW\ RXUIHQQJV
- <RX P IJKVDOR Z DQVR Z UVM\ RXURZ Q QWRUSRP
 DERXWKRZ \ RX IHODGG UHG VKDMDQXG VRR

- &" 3/ * / (

: KDWKDYH \ RX ØDLQHG" : KDWKDYH \ RX ØDLQHG DERXW \ RXUQH DERXVZ KDWQGG Z KR LV IP SRUQWR \ RX DERXW KRZ \ RX Z DQWR XVH \ RXUQH Z HØ: KDWGR \ RX Z DQWR GLIHUHQØ DV D UHXØRI VKH SDQGHP LF"

7KH%ÆØLVIXØRI SHRSØI IQGQJ * RG KHSIQJ VHP IQ VHP IGMRI VHP XGGØV DQG GLIIFXØV DQG FKDØQJHV RI ØH 3DQ DQG VXIIHUQJ KDYH DØ D VEHQ SDUARI ØH DQG &KULMDQV ØH HYHU RQH HØH Z DQWR P DNH VHQM RI VHP 7KDW QRWØ D V SRWÆØ EXWVFDQ EH SRWÆØ VR IQG * RG Z LVK XVIQ VKH GDUN SØFHV RI ØH -HXXV VDIG -DP VKH ØJKVRI VKH Z RUC DQG FRXQØWV SHRSØI DURXGG VKH Z RUC KDYH IRXGG KDWWR EH VKH VDWKLV ØJKVWKIQ-VIQ VKH GDUNHWSØFHV Z KHQ Z H JLVH RXUHQØH VR KIP

13" \$5*\$84

- (LVKHUVRJHMKHU RUIQGLYIGXDØ Z UVM RUGLZ IQ D QRMERRN VHYHØØP HV D Z H-N DERXVKRZ VKIQV DUH JRIQJ : LVK FKIQØHQ GR LVWRJHMKHU 6XJJHWWMHQV N-HS VKHURZ Q SLYDM IRXUQDO
- 7U VR JLVH HFK SHURQ D FKDQFH VR WØØI VURXJK H SHUHØFHV RI VKH SDQGHP LF JRRG DQG EDG Z LVK VRP HRQH VKH VKWVZ KR Z LØ ØMMQ FDUHXØ

13" : 83

Ø DQ SHRSØI SDA SHRSØRI DØDLVKV DQG QRQH -Q D FULV Z H ØQJ VR NQRZ VDWVKHUH LV VRP HRQH ELJJHU VMDQ XV Z KR FDQ KHS XV VR Z H FU RXWKRSIQJ VKHUH LV D * RG Z KR LV ØRYIQ DQG Z KR LV ØMMQJQJ &KULMDQV EHØYH VDWVSDA IQ LV QRWVWRUHP HUIHQFHV : H EHØYH VDWVVKH Z KRØRI ØH LV P HDQWR EH D FRQYHUØMRQ Z LVK * RG -HXXV ØYH ØNH VDWQGG KLV IULHQGV Z DQMG VR ØDLQ IURP KIP 6R -HXXV JDYH VHP Z KDVZ H FDØYKH/ RUGV 3DA HU - \ RX YH QYHU SDA HG UHXØØ DV D IDP LØ EH RUH LVW DJUHWØØØØØ SØFH <RX FRXØ UHG VKH SDA HUH YHU GØ Z LVK \ RXU IDP LØ RUIQIQ Z LVK VKHMHFKIQØHQ DQG VKHQ VP SØ DN * RG IRUKHS IRURVKHUVKIQV &KIQØHQ DUH RI VQ YHU KDSS \ VR SDA DØXG

13" \$5*\$84

- <RX FRXØ VØ VKH/ RUGV SDA HUH YHU GØ Z LVK \ RXU IDP LØ RUIQIQ Z LVK VKHMHFKIQØHQ DQG VKHQ VP SØ DN * RG IRUKHS IRURVKHUVKIQV DQG RVKHUSHRSØI &KIQØHQ DUH RI VQ YHU KDSS \ VR SDA DØXG
- Ø D EH IQG RUJEX \ D IDP LØ %ÆØ RUD %ÆØ DSS DQG WØUWHDGQJ LVWRJHMKHU Ø DNH VXUH \ RX IQG DP RGHQ ØQJXDJH YHUØRI VKH %ÆØ VDWVHØV VR XQGHUWQGG

: KDVZ RXØ LVEH JRRG VR VKLQØ DERXWQJ \ RXUSDA LQJ RYHUVKH FRP LQJ Z HHN' 3HRSØI VMDWRQV DQG FRQFHQV ØFDØDQJ JØEDØ

' 635) 83 3840 63\$84

-) RUP RUH IGHV RI IXQ DFVYLVH VR GR DV D IDP LØ WØNH D ØRN DVMKH Ø HM &KXUFK IGHV IRUKRP HZ HEVVM RU IRUIUH FHDVYH GRZ QØDGEØ IGHV VM \$W+ RP H: "VK * RG
-) RUZ RUKIS VRQJ V DQG IDP LØ VP HV RI Z RUKIS VM VKH: RUKIS IRU(YHU RQH <RX7XEH FKDQØØ

\$) 63\$) \$0/ 5" \$5