

:RUNSODFH 6DIHW\ +HDOWK
<RUN \$YHQXH :LQQLSHJ 0DQL
7 6\$)(RU
WROO IUHH 6\$)(

-HQQLIHU 7UF
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5 YbUa'	GVME7cbMbcfDcVa' GMYVgZfWadYbbjgVhg'	FWaaYbUjbcf5McbH6YUyb' 5Mcb6nA/c/ k/YE	Ghg'
5 7U'leCNI'	QHHLWJLQJFD' I I XRPXP PHW 3NHAKN ID/ %GODND +HSD1D6D1H OHHLWJLQJ ZDW RSHQHG ZLWekE -3uQ Rew BL >V WCD Vb Rb m G (le V F Xov v b e Q J Wk .H &DPSXV \$ZDUHC 1 8EGAM HNN # *KD.f02 #i@9BH IOYDMNBE 2)	&K 1DW	
6'5dhjUcZaYbU'	*DMKHNGON %NHSDNG 8KPLGAMB2KH) 8)XOX/ ьньенн # 8:)2 3DXO +BOOBSDDEXOM/ OHьенн # 8:)2 # 2(e(e OGEI EGEKX (OHEMNBOTE ZHEKOBOTI IDWDLKB ZPFBWCKDFN *FBOTI/ ABEVDMN/ OBOOTIHA # 2(e(e)FOOPD X BOE 2 ONTODMNDMFGH OODD1H 'O1D -BKOLBO (OHXOMTGH .GNHEMBO EMX KCAVAD	AddVni & KULVWRSKHU %5dhjXU GMBXVM R X J : LOOLDPV	
7'5WUBWcZ AjiNg'	8NDG1 :BVE .GNHEMBO BI %XGOGOTI ENHAGENA : (OEO 8ZSDIH .GNHEMBO)GODSEGO ENHAGENA 'ON ODEE 8OD OIEXMFXH .GNHEMBO 'OINDMNXEMXKH *GOD EEKGDH \$EMGOT \$ALBEFDMH 8GEN 3P 89CAVAD CMNH.	AddVni (le Q 6\ZDNH GMBXVM! E W K P L Q H % LOR L V W D V L R D G G U H ' W D P U H 2 P V	5dhjX UHZDUG
8 GgBg5gh Zca hYAbiNg'		LOR L V W D V L R D G G U H ' W D P U H 2 P V DOVR 2 KBY9A1P8HG D JURXS VR WKH HYDOXDWH WR HQVXUH RQH JURXS L DGGUHV VDIHW\ RQ FDPSPXV DQG DC VHFXULW\ UHODWHG LVVXHV RQ FDP EHHQ D ORW RI HQKDQFH PHPHQWV WR WKH FDPSPXV VKXW GRZQ LQ ZLW SDQGHPLF 7KH &DPSXV \$ZDUHQHVV LV PRUH RI DQ DGYLVRU\ FRPPLWWH 7KH FRPPLWWH WKDQNV -LQR IRU F PHHWLQJ	&RPE DV PHW WZL 7KH WKH L DC FDP WR ZLW HVV WH F F

7c7UENgchG UHfG DIGNYUWVWVbHYUWgWdckcWUXhgAYH"

6CH PDQDJPHQW DQG ZRUNHU FR FKDLUV PXVW VLJQ HDFK SDJH RI WKH PLQXWHV Z
ZRQH RU ERWK FR FKDLUV GR QRW DJUHH ZLWK WKH PLQXWH UHFRUG SOHDVH DW

bandHhZyUgYgUWUWVWVXZhgAYH"

; 3ULQW QDPH RI (PSOR\HU &R &KDLU BBBB*LQD 6FKLDN BBBB 3ULQW 1DPH

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