



' D W L Q J 9 L R



(2

\$EXVH FRPPLWWHG E\ D SHUVRQ ZKR LV RU



(OHPHQWV RI 'DWLQJ 9LRQH  
DQSGGHQGXPS

\$1' UHTXLUHG IRU DQG RQ  
\$UH &RPSODLQDQW DQG 5HVSRQ  
EHHQ LQ D VRFLDO RU GDWLQJ U  
RU LQWLPDWQ DWXUH"

7KLV PD\ LQFOXGH &RPSODLQDQW DQ  
PHW L H DW D SDUW\ LQWURGXFHG  
VRFLDO QHWZRUNLQJ ZHEVLWH \$EXV  
SK\VLFDO HPRWLRQDO GLVWUHV VV RU





(O H P H Q W V R I ' D W L Q \$ J G G L H R Q Q G H X Q

'L G 5 H V S R Q G H Q W H Q J D J H L Q S K \ V  
W K U H D W R I S K \ V L F D O Y L R O H Q F H I  
\$ 1 '

\$ U H & R P S O D L Q D Q W D Q G 5 H V S R Q G  
E H H Q L Q D V R F L D O U H O D W L R Q V K L  
L Q W L P D W H Q D W X U H " 7 K H H [ L V W H C  
U H O D W L R Q V K L S V K D O O E H G H W H U  
F R Q V L G H U D W L R Q R I W K H I R O O R Z L

± 7 K H O H Q J W K R I W K H U H O D W L R Q V K L S

± 7 K H W \ S H R I U H O D W L R Q V K L S

± 7 K H I U H T X H Q F \ R I L Q W H U D F W L R Q E H W  
L Q Y R O Y H G L Q W K H U H O D W L R Q V K L S

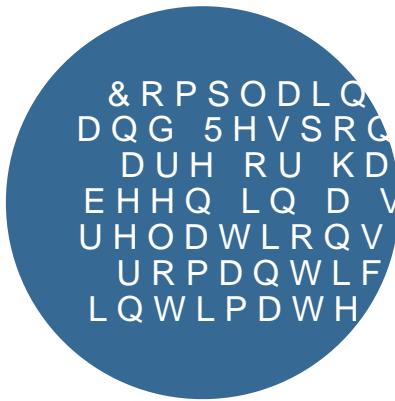
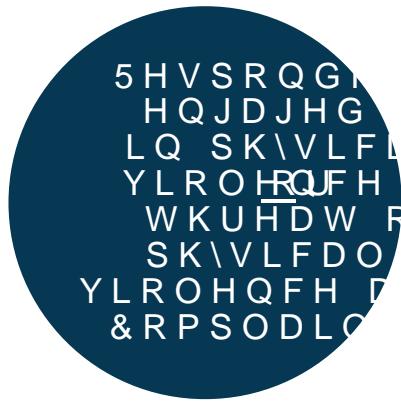


( O H P H Q W V R I ' D W L Q **2** 9 L R O H C  
D Q \$ G G H Q G X P \$



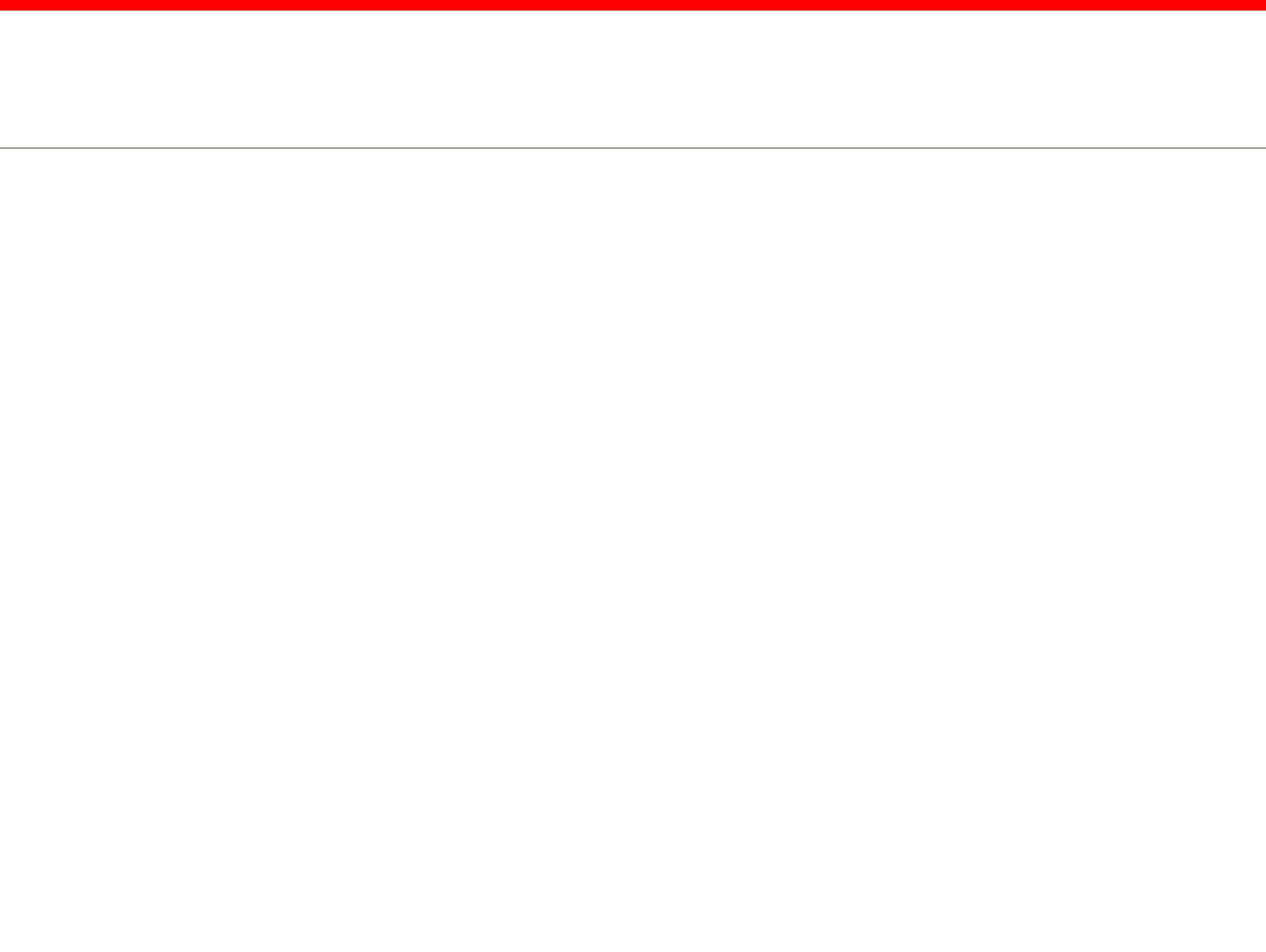


( O H P H Q W V R I ' D W L Q \$ G G H R Q G X C





' R P H V W L F 9 L







( O H P H Q W V R I ' R P H V W ( L 2 F 9 L R C  
D Q \$ G G H Q G X P \$  
\$ 1 ' U H T X L U H G I R U D Q G R Q

, V W K H & R P S O D L Q D Q W  
‡ D F X U U H Q W R U I R U P H U V S R X V H R I W  
‡ F X U U H Q W R U I R U P H U F R K D E L W D Q W  
‡ V R P H R Q H Z L W K Z K R P W K H 5 H V S R Q G H  
‡ Q H @ 0 ± † œ Ü " C D 0 K @ P ï ¢ 9 ( € a î Ü » d 1 p 0' v Ç s # † e ` ¾ þ ê



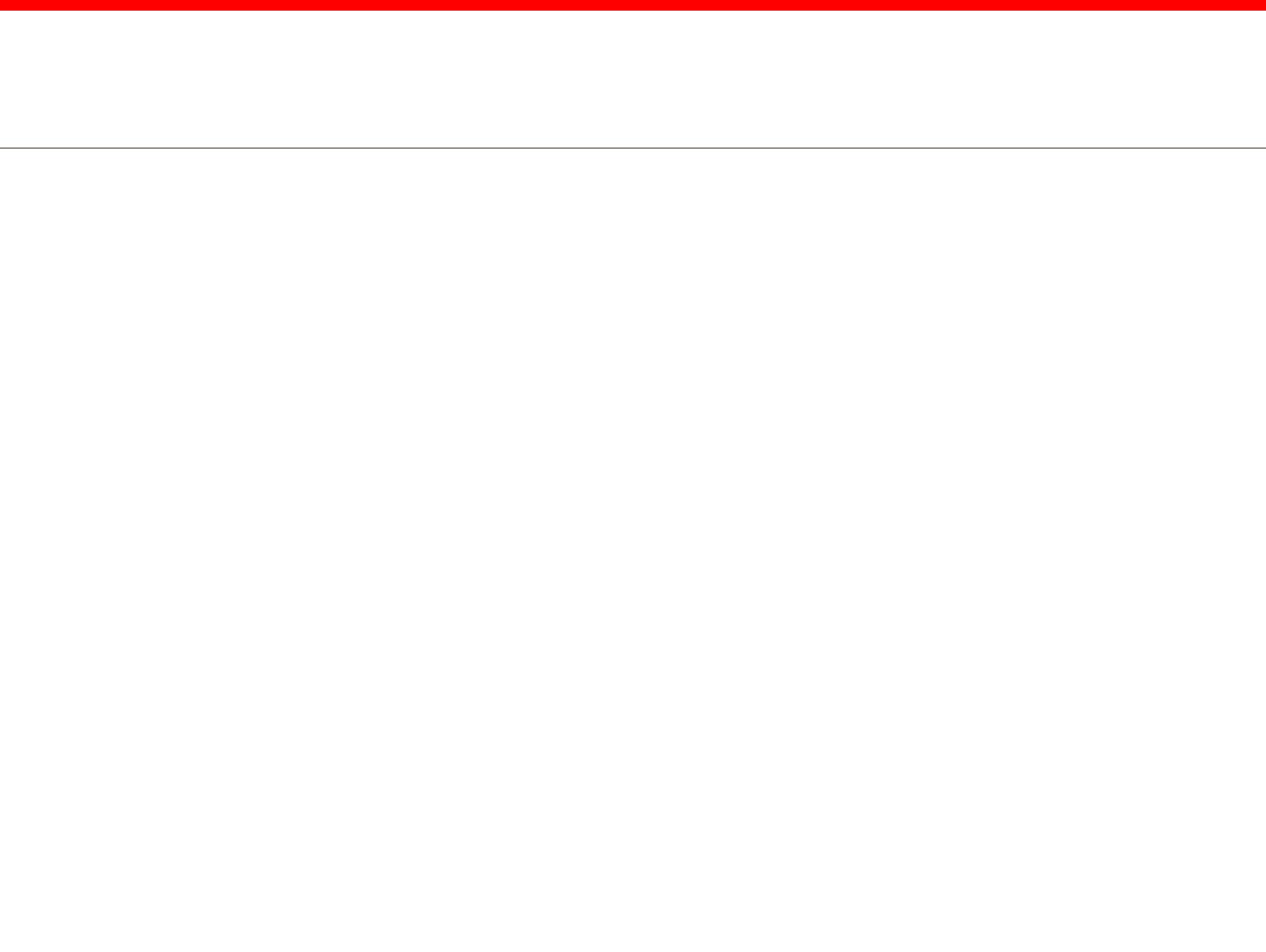
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D Q \$ G G H Q G X P \$

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V X E V W D Q W L D O S H U L R G R I W L P H U H V X O W L Q J  
U H O D W L R Q V K L S , W G R H V Q R W L Q F O X G H U R R I  
U R P D Q W L F L Q W L P D W H R U V H [ X D O U H O D W L R C

) D F W R U V W K D W P D \ G H W H U P L Q H Z K H W  
F R K D E L W L Q J L Q F O X G H E X W D U H Q R W



( O H P H Q W V R I ' R P H V W \$ G G 9 H L Q G  
' L G 5 H V S R Q G H Q W K H Q U D D @ Y L R O  
R W K U H D W H Q S K \ V L D F J D D Q V \ W O H Q  
& R P S O D L Q D Q W "  
\$ 1 '  
, V 5 H V S R Q G H Q W  
‡ D F X U U H Q W R U I R U P H U V S R X V H R U L Q W I  
& R P S O D L Q D Q W R U  
‡ D S H U V R Q Z L W K Z K R P W K H & R P S O D L Q D Q  
F R P P R Q R U  
‡ D S H U V R Q Z K R L V F R K D E L W D W L Q J Z L W K  
& R P S O D L Q D Q W D V D V S R X V H R U L Q W L P D  
‡ D S H U V R Q V L P L O D U O \ V L W X D W H G W R D





( O H P H Q W V R I ' R P H V W \$ L G G H L Q G )







( O H P H Q W V R I 6( W D O N L Q J ±

' L G 5 H V S R Q G H Q W H Q J D J H L Q D  
R I F R Q G X F W G L U H F W H G D W D  
& R P S O D L Q D Q W "

\$ 1 '

: R X O G 5 H V S R D Q Q G H H Q W M T G R F R F X R U Q G H  
F D X V H D U H D V R Q D E O H S H U V R  
V D I H W \ R U W K H V R D W H X W \ H R J I R W I  
V X E V W D Q W L D O H P R W L R Q D O G

( [ D P S O H V R I 6 W D O N L Q J & R Q



) R O O R Z L C



: D W F K L Q .



: D L W L Q J R X  
U H V L G H Q F H  
F O D V V H V

... 8 Q Z D Q W H G  
F R P P X Q L F D W Q  
S H U V R Q S K R Q  
W H [ W P H V V D J H  
P H G L D H P D L O  
Q R W H V



7 K U H D W V D J D  
& R P S O D L Q D C  
V R P H R Q H H O V  
I D P L O \ I U L H Q G  
! 5 H V S R Q G H Q  
W K H P V H O Y H



3 U R S H U W \ C

\$ W W H P S W L Q J  
V R P H R Q H T V U H  
H J V S U H D G L C  
D E R X W W K H  
F R Q W D F W L Q  
H P S O R \ H U



( Q J D J L Q J L C  
D E R Y H E H K D Y  
D W K L U G S

( O H P H Q W V R I 6( W D O N L Q J ±

& R X U V H R I F R Q G X F W

‡ 1 R W D V L Q J O H W Z Q F R Q G H P Q W H ‡

‡ 2 Y H U Z K D W S H U L R G R I W L P H "

‡ ' R H V W K H E H K D Y L R U R U F R Q G X  
V D P H H D F K W L P H R U F D Q L W E H

( [ D P S O & D O O L Q J P X O W L S O H W L P H V R Q H G D \ D  
W K H I R O O R Z L Q J G D \

‡ 6 R P H F R Q G X F W L Q W K H F R Q W H  
S U R J U D P R U D F W L Y L W \ D Q G R W

( O H P H Q W V R I 6( W D O N L Q J ±

5 H D V R Q D E O H ± 3 H D V R Q D E O H S H U V  
V L P L O D U F L U F X P V W D Q F H V D Q G Z  
6 W D W X V H V D V W K H & R P S O D L Q D

6 X E V W D Q W L D O ( P R W ± V R L Q J Q Q I L L F V D Q  
P H Q W D O V X I I H U L Q J R U D Q J X L V K  
Q H F H V V D U L O \ U H T X L U H P H G L F D Q  
W U H D W P H Q W R U F R X Q V H O L Q J

± & R Q W H [ W L V L P S R U W D Q W

( O H P H Q W V R I 6\$WGDGHNLGQXJP ±%

'L G 5H V S R Q G H Q W H Q J D J H L Q D  
G L U H F W H G D W & R P S O D L Q D Q W

\$ 1 '

: R X O G 5 H V S R D Q Q G O H Q W M T G R A R F X R U Q V G  
F D X V H D U H D V R Q D E O H S H U V R  
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V X E V W D Q W L D O H P R W L R Q D O G

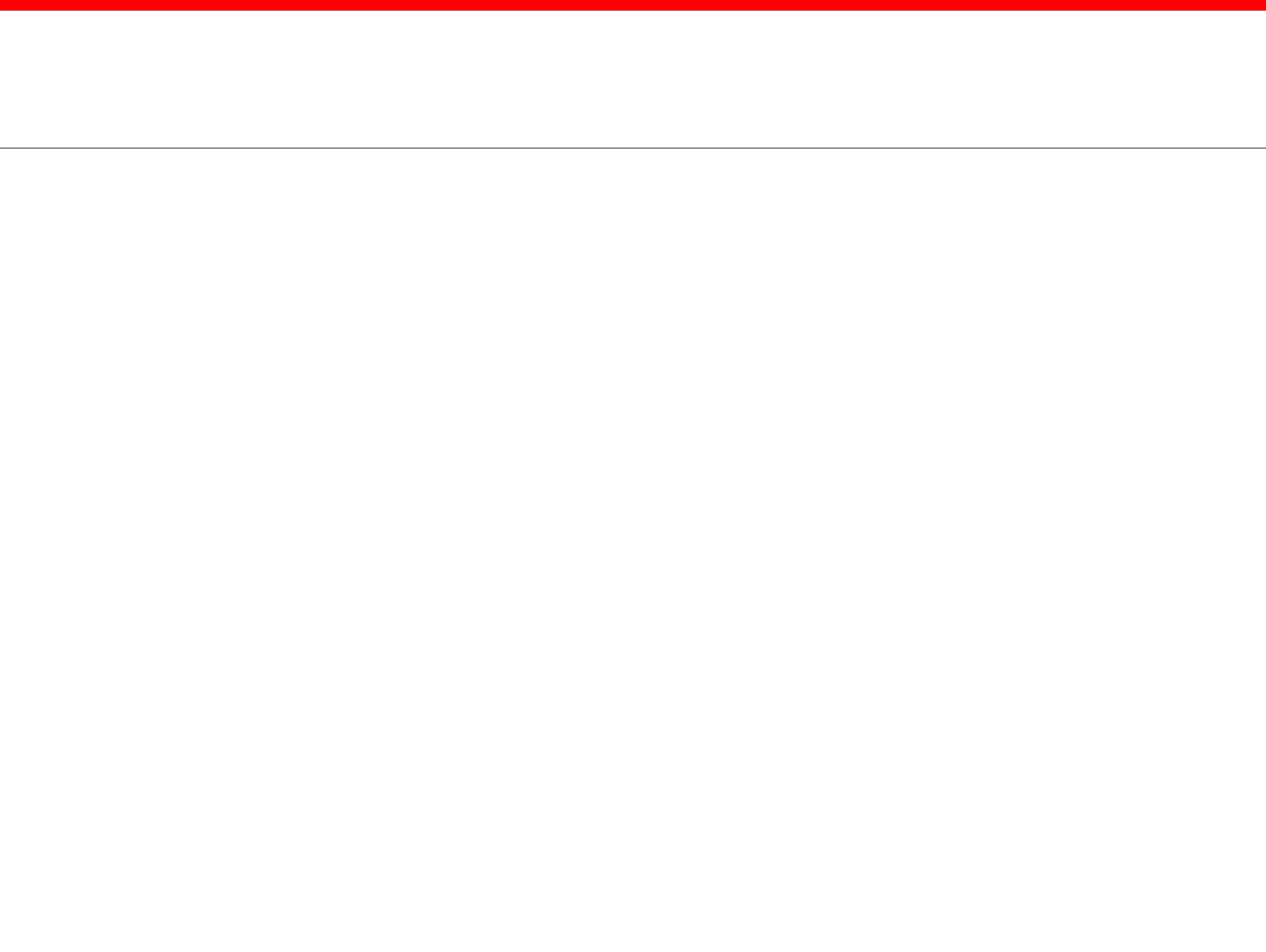
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U H I H U H Q F H W R R R X U H S H D R W H F Q Q G X F W

6WDONLQJ <sup>3</sup>RQ WKH EDVLV F  
<sup>3</sup>6WDONLQJ PD\ QRW DOZD\V EH  
IRU H[DPSOH ZKHQ D VWXGHQW  
WR FHOHEULW\ ZRUUVKLS UDWKH  
VWDQLNLQJ QDWKHM RIRUH H[DPSOH  
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FRQVWLWXWHV μVH\QDG\AUKEUDV  
BV Bf + €0



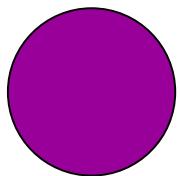


6 F H Q D U L R

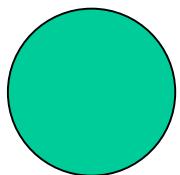




6FHQDULRHHVH DQG (OOLRW



8VLQJ WKH GHILQLWLRQ VKHHW  
SURYLGHG ZLWK ZRXOG WKH FR  
GHVFULEHG LQ WKH VFHQDULR P  
HOHPHQWV RI SURKLELWHG FRQC  
RU \$GGHQGX P %" 3OHDVH  
H[SODLQ ZK\



:KDW ZRXOG \RXU QH[W VWHSV E  
FDVH"



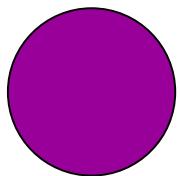
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IROORZLQJ

5RZDQ DQG /RQGRQ DOVR D VWXGHQW G  
\HDU ODVW \HDU DQG WKH UHODWLRQV  
WR JHW EDFN WRJHWKHU ZLWK 5RZDQ DQ  
WKHP HYHQ WKRXJK 5RZDQ GLG QRW UHW  
\HDU DEURDG WR \*HUPDQ\ ZKLOH 5RZDQ  
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WKH\ ZDQW WR IO\ WR YLVLW WKHP LQ & K  
UHVSRQG

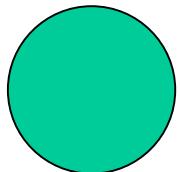
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WH[W /RQGRQ EDFN 5RZDQ WHOOV \RX W  
PHDQV ZKDW WKH\ VD\ DQG LV JRLQJ WR



6FHQDULRZDQ DQG /RQGRQ



8VLQJ WKH GHILQLWLRQ VKHHW V  
SURYLGHG ZLWK ZRXOG WKH FR  
GHVFULEHG LQ WKH VFHQDULR P  
HOHPHQWV RI SURKLELWHG FRQG  
RU \$GGHQGX P %" 3OHDVH  
H[SODLQ ZK\



,V WKHUH DQ\ RWKHU LQIRUPDW  
ZRXOG KHOS \RX LQ GHWHUPLQL  
UHVSRQVH WR WKH DERYH "



6FHQDULRWHYLNH DQG +DUSHU

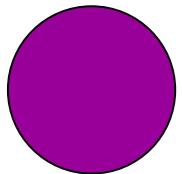
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ZLWK WKHLU GDWLQJ SDUWQHU +DUSHU ZKR ZRUN  
DOOHJHV WKDW RQFH GXULQJ DQ DUJXPHQW +DUS  
EUXLGRQZQ WKH VLGH RI 6WHYLH\ V WRUVR

6WHYLH DOVR PDNHV WKH IROORZLQJ IXUWKHU DOO  
6WHYLH FRQVWDQWO\ DVNLQJ WKDW WKH\ JHW EDI  
ZDLWRXQW\ 6WHYLH\ RIILFH DQG IROORZLQRIMKKR\ @  
+DUSHU DOVR FDOOV 6WHYLH LQFHVVWDQWO\ LQ WK  
VKRZQ XS RXXMMYLG\ DSDUWPHQW WZLFHWK<HW VRQWH  
WKHLU FDU WLUHV KDG EHHQ VODVKHG LQ WKH FDP  
IURP D QXP EGHUG\ UHFRJQL]H ZKLFK URHDUG\ H^Q\ R X  
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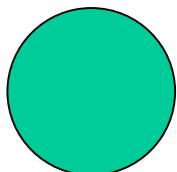
6WHYLH WHOOV \RX WKDW WKH\ FDQQRW FRQFHQWU  
RQ HGJH 7KH\ DUH ZRUULHG DERXW ZKDW +DUSHU



6FHQDULRWHYLYH DQG +DUSH



8VLQJ WKH GHILQLWLRQ VKHHW V  
SURYLGHG ZLWK ZRXOG WKH FR  
GHVFULEHG LQ WKH VFHQDULR P  
HOHPHQWV RI SURKLELWHG FRQO  
RU \$GGHQGX P %" 3OHDVH  
H[SODLQ ZK\



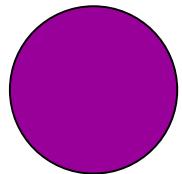
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ZRXOG DVN 6WHYLYH"



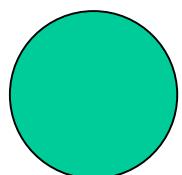
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\$VWXGHQW \$LQVOLH UHFHQWORFRQWLDC  
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EHJDQ GDWLQJ \$LQVOLH 6DP LV MHDORX  
VWDUWHG IROORZLQJ \$LQVOLH DURXQG F  
\$LQVFRDHWULQJ LQWHQWO\ DW \$LQVO  
WKUHDWHQLQJ QRWHV RQ \$LQVOLH\ V FDU  
RII RU \RX\OO UHJUHW L6DP kRQWRHZUGGD %  
DQG \$LQKVRIZHILQH\$ LQFDOULHDQG FRQWLQXHG  
\$LQVOLH WR WKHLU RQ FDPSXV UHVLGHQ  
%UDGEEXU\ DW WKHLU KRXVH 6DP SXOOH  
DQG ZDWFKHG \$LQVOLH DV WKH\ ZHQW LO  
\$LQWOLRQVWKDW WKIH\ DRUKOIRUDQGRRUH  
VFDUHG WR JR WR FODVV



6FHQDULRDP ĐQG \$LQVOLH



8VLQJ WKH GHILQLWLRQ VKHHW V  
SURYLGHG ZLWK ZRXOG WKH FR  
GHVFULEHG LQ WKH VFHQDULR P  
HOHPHQWV RI SURKLELWHG FRQ  
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:KDW DUH VRPH LQLWLDO TXHVW  
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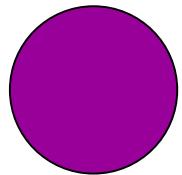


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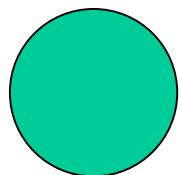
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UHVVLGHQFH KDOO D3WHNHWHSRQJWIEIWXRDWVWDXM<sup>Q</sup>  
SUHYLRXV UHVVKDGHEFRHODROZQ QJ WKHP WIRR DQG  
VHYHUDO ZHHNV -RAWKGLD/QZVDRDQGDQDQDWHMHFWHG  
PXOWLISOHIWTDXISVWWH DQG -RUGDQ WROG 3WDRI  
PH DJDLQ /HDYH PH DORQH '\$ 1R &RQWDFW '  
EHWZHHQ -RUGDQ DQG 3DUNHU  
6LQFH WKH 1R &RQWDFW 'LUHFWLHYH ZDV LPSO  
IROORZLQJ KDV RFFXUUHG 3DUNHU KDV VKRZ  
ZRUVN DQG OHIW FKRFRODWHV IRU -RUGDQ 3  
EDVHG PHVVDJLQJ VHUYLFHV WR VHQG WH[W F  
3DUNSURQH QXPEHU  
-RUGDQ UHSRUWV WKDW WKLV PRUQLQJ WKH\\  
QRWH UHDGLQJ 3, LKRSVBRBQPQHZ[ -RUGDQ EHO  
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6FHQDULRRUGDQ DQG 3DUNH



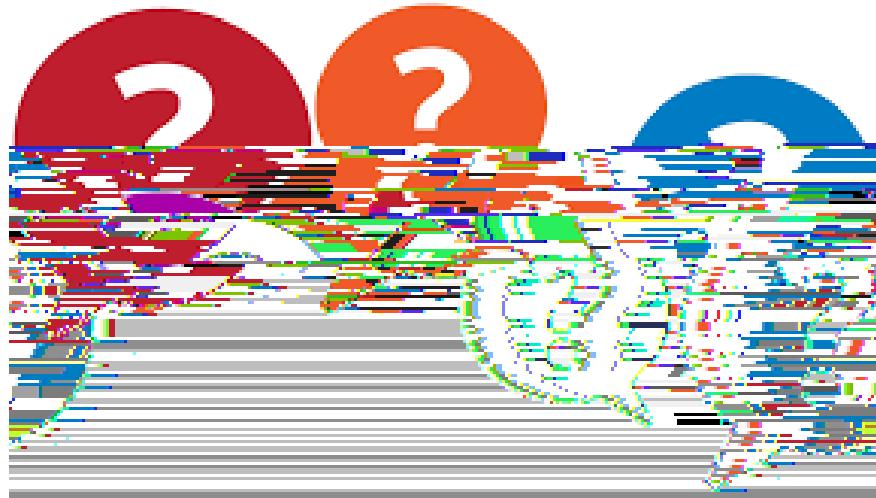
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RU \$GGHQGX P % " 3OHDVH  
H[SODLQ ZK\



: KDW DUH VRPH LQLWLDO TXHVW  
ZRXOG DVN - RUGDQ "



4 X H V W L R





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