



% R DUG RI 7UXVWHHV 6SHFLDO 0HHWLQJ
'HFHPEHU
(GPLQV6WHKUGHQW 8QLRQ %XLOGLQJ
&RQQHFW YKDWWBSP QLFJRRPXRUM E\ SKRQH :HELQDU ,'

OLVVLRQ VWBWWWRH, QWKR &ROOHJH PHHWV WKH GLYHUVH HGXFDWLRQ
DQG WKH QRUWKHUQ ,GDKR FRPPXQLWLHV LW VHUYHV WKURXJK
HGXFDWLRQDO H[FHOOHQFH FRPPXQLW\ HQJDJHPHQW DQG
\$F
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% R D U R G O X Q W H H U R \$ E Q H D \ O F V W S W L R C

' X W L H V D Q G 4 X D O L I L F D W L R Q V

\$ % R D U G 9 R O X Q W H H U \$ Q D O \ V W Z R U N V Z L W K 1, &
W R F R O O H F W D Q G L Q W H U S U H W G D W D W R K H O S
D F W L R Q D E O H V W H S V W R L P S U R Y H W K H L U S H U I R
J R D O V 7 K H L U G X W L H V L Q F O X G H J D W K H U L Q J 1, &
E X L O G L Q J F K D U W V D Q G J U D S K V W R S U H V H Q W U
Z D \ V W R L P S U R Y H W K H 7 U X V W H H \ T V S H U I R U P D Q R

% R D U G 9 R Q X Q Q D W H V H M G X W H A \$ R D Q Q G E L O L W

5 H V S R Q V L E O H I R U J H Q H U D W L Q J U H S R U W V D Q G
S U R E O H P V W K D W P D \ D U L V H 2 W K H U G X W L H V D C
\$ Q D O \ V W Z L O O X Q G H U W D N H U H J X O D U O \ L Q F O X G

< * D W K H U L Q J D Q G D Q D O \ J L Q J G D W D
< , Q W H U S U H W L Q J J D W K H U H G G D W D
< 6 X E P L W W L Q J U H S R U W V G S P G 6 R p p L W b 6 \$ A
< \$ J W D 0 @ Đ À W H U S U H W L W i ½ Í ñ 0 p J U D
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