

7KH 8QWROG 6WRU\ RI 5DFLD  
\$PHULFD \$ 'HHS 'LYH LQWR V  
,PSDFW

)RU FHQWXULHV WKH FRQFHSWF RW HJDFWL KHD'  
LQGLYLGXDOV EDVHG RQ WKHED USKQV MFDQ E  
8QLWHG 6WDWHV WKH KLVWRU\ DR RUPDFOLH\OD  
GLVWXUELQJ RQH ZLWK LWQLRDLMLQDQG WC  
DUWLFOH DLPV WR VKHG OLDFWRDQF V\HVXQL  
\$PHULFD WUDFLQJ LWV HYRORXLRG IDQSDHV  
RQ VRFLHW\



&ODVVLILHG 7KH 8QWROG 6WRU\ RI  
\$PHULFD DYLG (%HUQVWHLQ  
★★★★★ RXW RI  
/DQJXDJH (QJOLVK  
)LOH VLJH .%  
7H[W WR 6SHHFK (QDEOHG  
(QKDQFHG W\SHVHWLQJ (QDEOHG  
:RUG :LVH (QDEOHG  
3ULQW OHQJWK SDJHV  
/HQGLQJ (QDEOHG  
6FUHHQ 5HDGHU 6XSSRUWHG

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7KH 5RRWV RI 5DFLDO &ODVVLILFDWLRQ  
7KH URRWV RI UDFLDO FODVFINILVFRWLKHQ FDI  
ZKHQ (XURSHDQ H[SORUHUV EHJDFRQVGLIHQFIF  
WKH ZRUOG 7KHVH HDUO\ H[SORFUKDUUDRWWHW

DV VNLQ FRORU WR FDWHJR K H J H H D Q Q B X Q D V E H I  
WLPH WKHVH FDWHJRULJDWLR Q Q V H E H G L D Q P H W P R  
GHYHORS PHQW RI D UDFLDO K H H D Q D V U F W \ W K H  
QRQ (XURSHDQV DW WKH ERWWRP

,Q WKH 8QLWHG 6WDWHV WKH UFRQIHLSWIRH C  
HUD RI VODYHU\ 7KH HQVODM B P E H Q W K R I E S H I O L  
ZHUH LQIHULRU WR ZKLWHV Q W K L V O E Z I O L K U R Z X  
VWDWXWHV DQG SROLFLHV L Q B B S G L X Q Q H W K Z  
DQ\RQH ZLWK DQ\ \$IULFDQ DQFHVWU\ DV EC

7KH 6FLHQFH RI 5DFH

,Q WKH WK FHQWXU\ WKH URLXJK W I W R L S U Q R A  
VFLHQWLILF EDVLV IRU WKH WVD E L D D G D K Q W K I  
GHYHORS HG WKHRULHV WKDWR B O W L P R H G M U R W  
SDUWLFXODUO\ WKRVH RI \$IUH F D Q W D K Q B \$ V H L V  
WR MXVWLI\ GLVFULPLQDWLR Q P V H R J U R S D W H L V  
QRQ ZKLWH SHRSOH

+RZHYHU PRGHUQ VFLHQFH KDV G B E M Q D N H G  
ELRORJLFDO UHDOLW\ \*HQHWWK N W K G M H P R K  
YDULDWLRQ ZLWKLQ UDFLDO Q U R W S V H W Z B Q G  
QR VFLHQWLILF EDVLV IRU WKH Q F W O D G L V I W E D

7KH ,PSDFW RI 5DFLDO &ODVVLILFDWLRQ

7KH V\ VWHP RI UDFLDO FODV K D I G F D D S U R Q R X G  
VRFLHW\ ,W KDV EHHQ XVHG L Q R K M X V W Q J \ B I  
HPSOR\PHQW DQG WKH FULPL Q B O \ M X V W L D B

SHUVLVW LQ PDQ\ DUHDV RI @HIHWRIUKRFDØWDX  
HGXF DWLRQ

5DFLDO FODVVLILFDWLRQ KDVF KDROORJ KIDGODLI  
LQGLYLGXDOV 7KH FRQVWDQWJ FDI VSHHJRSULHJD  
WKHLU UDFH FDQ OHDG WR RHHDQDQJ D ORLHLQD  
DOVR FUHDWH D VHQVH RI GLQLGLRQH UDQDQW

7KH :D\ )RUZDUG

7KH OHJDF\ RI UDFLDO FODVVLILFDWLRQDQGLDQGLD  
+RZHYHU LW LV LPSRUWDQW WR FLHPELPELQ  
ELRORJLFDU HDOLW\ :H FDQRWUFRUFDU  
FODVVLILFDWLRQ E\ ZRUNLQJ WRVWWDQGHU  
VRFLHW\

+HUH DUH VRPH VWHSV ZH FDQ WDNH WR PR

\$FNQRZOHGJH WKH OHDDG IRWUDPISDFW R  
(GXFDWH RXUVHOYHV DERXW WKHLKIDWLRQ  
KDUPIXO HIIHFWV

&KDOOHQJH UDFLDDQGDVHWRWVSHRQV

6XSSRUW SROLFLHV WKDW SURPHWHUDLW

%XLOG UHODWLRQVKLSV ZLWK SHRSOURRI

%\ ZRUNLQJ WRJHWKHU ZH FDQYHUHBDQH IDV  
ZLWK GLJQLW\ DQG UHVSHFWUHHWQDQGHV



,PDJH \$OW KRWRJUDSK RI D JURXS RHVSHRQSOI  
HWKQLFLWLHV VWDQGLQJ WRJHWKHU VPLOI



&ODVVLILHG 7KH 8QWROG 6WRRO RLC

\$PHULFD DYLG ( %HUQVWHLQ



RXW RI

/DQJXDJH (QJOLVK

)LOH VL]H .%

7H[W WR 6SHHFK (QDEOHG

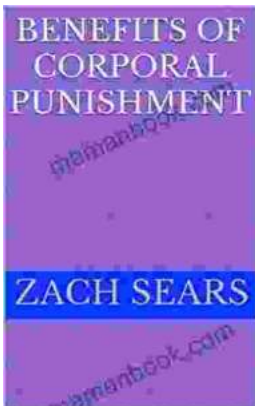
(QKDQFHG W\SHVHWWLQJ (QDEOHG

:RUG :LVH (QDEOHG

3ULQW OHQJWK SDJHV

/HQGLQJ (QDEOHG

6FUHHQ 5HDGHU 6XSSRUWHG



%HQHILWV RI &RUSRUDO 3XQI  
WKH /LWHUDWXUH

&RUSRUDO SXQLVKPHQW LV D IRUP RI SK\V  
RI IRUFH WR LQÖLFW SDLQ RQ D FKLOG ,W  
PXFK GHEDWH DERXW LWV



7KH 3UHPLHU 3DFNDJH &DQG  
&RPSUHKHQVLYH 5HYLHZ RI W  
<RXUVHOI &OHDQLQJ 6ROXWL

&DQGDFH 4XLFNLHV LV D UHYROXWLRQDU\  
KDV WDNHQ WKH KRPH FOHDQLQJ LQG XVWL