

4 &DQ WKH (\$3 KHOS PH VWRS ZRUU\LQJ DERXW ZKHWKHU RWKHUV DUH MXGJL WKURXJK D ELJ WKHUDS\ SURFHVV , MXVW ZDQW WR VWRS EHLQJ VR VHOI FRQ DQG VWRS ZRUU\LQJ DERXW ZKHWKHU RWKHUV DUH MXGJLQJ PH

\$ 'LVFXVV \RXU JRD OV ZLWK WKH (\$3 7KH SURJUDP FDQ KHOS \RX E\ JLYLQJ \RYHUFPLQJ WKHV\ QJD\ RWR XRIHOLQJUH FRQILGHQW <RXU VWUXJJOH LV D FEXW \RX FDQ OHDUQ VRFLDO DQG HQJDJHPHQW SRLVDO\ YWDQW\ ZMODOO\ KHDQSLU\ PRDX SUHSEHG ZLWK WKHVH WKRXJKWV KRZ WR IRFXV RQ RRWPHU\ UDOWB\ WEKHOL\ MM\ KDOQE DUH WKLQRNFILO\ LQHWWLQJV WR\ ZLKLQJ\ MOLHOU\ DEWR\ RW PDNLQJ DQ LPSUHVVLRQ DQ HIIHFWLHYHO\ \$IWHU DQ DVVHVVPHQW RU ODWHU RQ \RX PLJKW EHRFXRUP\ HPIPO\ JRDOV , I VR WKH (\$3 FDQ RIIHU LGHDV RU RWKHU VRXUFHV RI DVVLVWDQFH

4 +RZ FDQ , EH OHVV VWUHVVG RXW DV D VXSHUYLVRU" <HV , NQRZ DERXW ZUHOD\DWLRQ H[HUFLVHV EXW WKHUH PXVW EH PRUH JHQHUDO\ KHOSIXO ZD\

\$ 8QIRUWXQDW\ PDQ\ VXSHUYLVRUV DUH VWUHVVG DQG LW PLJKW EH JHVXSHUYLVRUV UHSRUW EHLQJ H[WUH\ QG\ QGVW\ HSUH\ QFLVQJ\ %EHLQJ\ R\ XWUJHMZ DIWLWK WKH (\$3 1DPKQ\ PDQ\ H[WUHVV PRUH FORVHO\ 2IWHQ VWUHVVPHQW UFLUFXPVWDQFH)RU H[DPSOH \RX NQRZ \RX DUH RYUZRUNHG EXW LV EHLQ LV IHOLQJ \RX GRQ\ PHDLQJUH\ RW\ H\ K\ R\ M\ R\ H\ D\ N\ L\ V\ R\ U\ U\ H\ O\ D\ W\ L\ R\ Q\ V\ K\ L\ S\ V\ IRXQG WKDW HPSOR\HHV DUH PRUH GHVLURXV RI DQG P

V ZKR LV HPSDWKLF DXWKHQLF ZLOOLQJ WR EH IOH[LEOH LQ UHVSRRQGLQJ WR WKH QHHGV RI ZRUNHUV)RUS\ +DV WKH SDQGHPLF FRQWULEXWHR\ RW\ [SHQ\ M\ Q\ F\ H\ MRKULM\ P\ S\ C\ R\ H\ V\ OHDG\ HUVKLS TXHVVLRQ LVQ\ W DQVZHUHG 7RGD\ \V HPSOR\HHV PLZK\ B\ H\ P\ Q\ H\ M\ V\ B\ S\ R\ Q\ V\ L\ H\ S\ O\ D\ V\ L\ J\ Q\ L\ I\ L\ F\ D\ Q\ W\ U\ R\ O\ H\ H\ H\ L\ K\ Q\ I\ J\ D\ F\ J\ L\ H\ O\ P\ L\ H\ Q\ D\ W\ D\ Q\ G\ H\ P\ K\ S\ D\ V\ R\ \H\ Q\ J\ D\ J\ H\ G\ H\ P\ S\ O\ R\ \H\ H\ V\ DUH WR EH XS WR PRUH SURGXFWL\ Q\ O\ K\ B\ W\ Q\ H\ M\ R\ V\ E\ X\ H\ H\ P\ U\ R\ Y\ U\ H\ R\ K\ U\ P\ D\ Q\ L\ V\ W\ L\ F\ D\ I\ L\ Q\ H\ W\ Q\ L\ Q\ W\ K\ H\ I\ X\ W\ X\ U\ H\ 5\ L\ J\ K\ W\ Q\ R\ Z\ R\ Q\ O\ R\ I\ H\ P\ S\ O\ R\ V\ X\ H\ W\ Y\ H\ L\ S\ V\ R\ U\ W\ K\ D\ Y\ L\ Q\ J\ D\ K\ X\ P\ D\ Q\ L\

4 , DP QRZ VXSHUYLVLQJ UHPRWH VWDII , FDQ VHH KRZ FRPPXQLFDWLRQ WU HPSOR\HHV DUH KDSS\ DQG GHOLYHULQJ WKHLU EHVVW ZLOO EH FKDOOHQJLQJ UHIHUUDO RI D SUREOHP HPSOR\HH WR WKH (\$3"

\$ &RPPXQLFDWLRQ LV WKH NH\ LVVX\ QMGK DR\ I\ W\ H\ F\ D\ W\ U\ R\ Q\ R\ K\ L\ S\ Z\ R\ W\ N\ K\ H\ W\ K\ H\ P\ 7\ K\ W\ U\ X\ V\ W\ D\ Q\ G\ H\ Q\ J\ D\ J\ H\ P\ H\ Q\ W\ ^\ K\ D\ Y\ H\ P\ R\ V\ W\ O\ R\ I\ W\ R\ X\ G\ R\ F\ B\ I\ P\ W\ M\ A\ L\ L\ R\ H\ Q\ F\ W\ L\ V\ H\ F\ Q\ H\ V\ F\ L\ D\ O\ F\ R\ P\ P\ X\ Q\ L\ F\ D\ W\ L\ R\ Q\ S\ U\ R\ W\ R\ F\ R\ O\ V\ D\ Q\ G\ V\ V\ W\ H\ P\ V\ V\ R\ W\ K\ R\ V\ H\ \R\ X\ V\ X\ H\ U\ Y\ L\ V\ H\ G\ R\ Q\ R\ W\ Z\ R\ U\ N\ L\ Q\ J\ B\ U\ V\ K\ W\ L\ H\ R\ F\ Q\ Y\ D\ O\ X\ H\ W\ B\ H\ Q\ R\ G\ I\ P\ S\ S\ D\ O\ R\ L\ W\ H\ V\ G\ H\ V\ S\ L\ W\ H\ E\ H\ L\ Q\ J\ R\ I\ I\ V\ L\ W\ H\ \$Q\ G\ H\ I\ U\ H\ V\ X\ O\ W\ L\ Q\ F\ Q\ H\ L\ F\ V\ R\ P\ Q\ I\ D\ R\ Z\ R\ M\ V\ A\ N\ Q\ O\ B\ J\ H\ P\ H\ Q\ W\ D\ Q\ G\ G\ L\ P\ L\ Q\ L\ V\ K\ H\ G\ O\ R\ P\ D\ O\ F\ R\ P\ D\ S\ Q\ H\ Q\ W\ D\ X\ W\ W\ K\ H\ L\ U\ I\ H\ O\ L\ Q\ J\ V\ R\ I\ U\ G\ L\ G\ X\ I\ R\ L\ Q\ Q\ J\ H\ S\ W\ R\ Q\ Q\ F\ E\ M\ L\ Y\ L\ W\ I\ R\ U\ V\ S\ O\ L\ W\ W\ L\ Q\ J\ W\ K\ H\ L\ U\ Z\ R\ U\ N\ W\ L\ H\ P\ S\ O\ R\ \H\ H\ V\ P\ D\ K\ D\ Y\ H\ S\ U\ R\ G\ X\ F\ W\ L\ Y\ L\ W\ I\ L\ V\ V\ X\ H\ V\ H\ Y\ H\ Q\ X\ Q\ G\ H\ U\ W\ K\ H\ E\ H\ V\ W\ Z\ R\ U\ N\ S\ R\ O\ L\ T\ X\ D\ Q\ W\ L\ W\ D\ R\ I\ V\ Z\ R\ Q\ I\ N\ G\ W\ R\ Q\ W\ K\ H\ D\ L\ Q\ J\ I\ K\ Q\ F\ W\ L\ R\ Q\ V\ Z\ L\ O\ O\ G\ H\ W\ H\ U\ P\ L\ Q\ H\ W\ K\ H\ H\ D\ V\ H\ R\ I\ E\ H\ D\ V\ V\ L\ V\ W\ D\ Q\ F\ H\ R\ I\ V\ R\ P\ H\ W\ S\ H\

