

2XW RI WKH \$VKHV \$ 3KRHQL  
'HSWKV RI \$GYHUVLW\

/LIH V WULDOV DQG WULEXOBWRNRQ DQG OF  
RI DGYHUVLW\ LW FDQ VHHPUHQSRWKV WRO FDW  
WKH VD\LQJ JRHV :KHQ RQH GRU FORPHW  
RI GHVSDLU D SKRHQL[ FDQ UHLWOLVQWRQK



2XW RI WKH \$VKHV \$ -RXUQH\ RI 3H  
6SLULWXDQ\ +HDCDQJRP SVRQ



RXW RI

/DQJXDJH

(QJOLVK

)LOH VL]H

.%

7H[W WR 6SHHFK

(QDEOHG

6FUHHQ 5HDGHU

6XSSRUWHG

(QKDQFHG W\SHVHWLQJ (QDEOHG

3ULQW OHQJWK

SDJHV

/HQGLQJ

(QDEOHG

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2XW RI WKH \$VKHV LV D SRLJH DQW DQGS DQV  
WUDQVIRUPDWLYH SRZHU RI GMMUOLWQFHKUC  
SHUVRQDO VWRULHV RI WULXPSKIRIPUSWUF  
QHXURVFLHQFH WKLW DUWLFQRXZ MOROULLQVSI  
FKDOOHQJHV DQG IRUJH D SDWKDQZDQGLVQ

7KH 3RZHU RI 5HVLOLHQFH

5HVLOLHQFH LV WKH DELOLWVWR\ DQXGFKIE  
RI FKDOOHQJHV ,W LV D NHQDQJH DQWR

SHUVRQDO UHODWLRQVKLSV WRVSDBFHKVKDR  
UHVLOLHQW SHRSOH DUH PRDOLNQLVKLSR  
JRDOV DQG OLYH ORQJ DQG KDSS\ OLYHV

7KHUH LV QR RQH VLJH ILWVHDZIRYUHPXOWKIL  
FRPPRQ WUDLWV WKDW UHVLOLHQWLSDFOSXGH

- \$SRVLWLYH RXWORRN RQ OLIH
- \$VWURQJ VHQVH RI VHOI FRQILGHQFH
- 7KH DELOLW\ WR OHDUQ IURP WKHLU PLV
- \$VWURQJ VXSSRUW QHWZRUN

,I\RX ZDQW WR GHYHORS\RXQXPEVLUORHQVFK  
GR 7KHVH LQFOXGH

- &KDOOHQJLQJ\RXU QHJDWLYH WKRXJKWV
- 6HWWLQJ UHDOLVWLF JRDOV
- 7DNLQJ FDUH RI\RXU SK\VLFDQ DQG PHQ'
- %XLOGLQJ D VWURQJ VXSSRUW QHWZRUN

6WRULHV RI 5HVLOLHQFH

7KH IROORZLQJ DUH MXVW D IRZSLDPSOMWF  
UHVLOLHQFH WKDW KDYH EHHQ VKDUHG WKI

1HOVRQ ODQGHOD ZDV LPSUKLVRQHJKWRDJ  
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QHYHU JDYH XS KRSH +H HPHUJERBOI URR PS SD  
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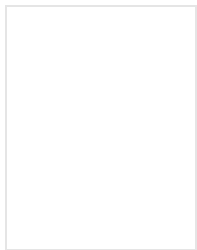
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9LNWRU )UDQNO ZDV D SVKFKL+DWDREVDW VZW  
ERRN 0DQ V 6HDUFG IRU 0HDQWQHJYHQJ DQNW  
RI WLPHV ZH FDQ ILQG PHDQLQJ DQG SXUSI

7KHHV DUH MXVW D IHZ H[DPSOHHV ZK RWKDIYFI  
DGYHUVLW\ DQG HPHUJHG VWURQUHWWR KDIQ\  
WHVWDPHQW WR WKH SRZHU RIHWKELKHQFDHF  
VRXO

2XW RI WKH \$VKHV LV D SRZHUVKODWQZLQQVK  
RYHUFRRPH DGYHUVLW\ DQG DF%LHMPHURXWQ;  
SRZHU RI UHVLOLHQFH \RX FODHQJHLWHDQGRY  
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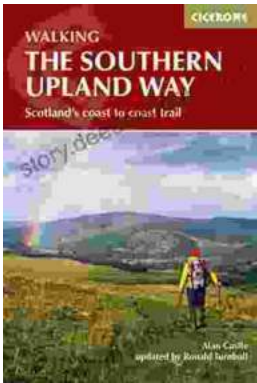


2XW RI WKH \$VKHV \$ -RXUQH\ RI 3HI  
6SLULWXDQ\+HDCDQWRPSVRQ

★★★★★ RXW RI  
/DQJXDJH (QJOLVK  
)LOH VL]H .%  
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6FUHHQ 5HDGHU 6XSSRUWHG  
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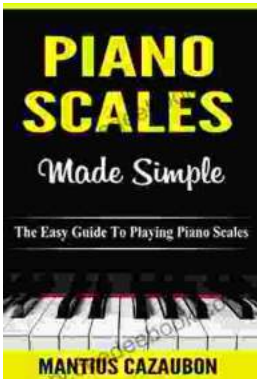
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/HQGLQJ

SDJHV  
(QDEOHG



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&RDVW 7UDLO \$ &RPSUHKHQ\  
(SLF /RQJ 'LVWDQFH 7UDLO

/DFH XS \RXU ERRWV DQG SUHSDUH IRU DQ  
GHOYH LQWR WKH FDSWLYDWLQJ ZRUOG RI  
7KLV



7KH (DV\ \*XLGH WR 3OD\LQJ 3  
/HVVRQV IRU %HJLQQHUV WR

3LDQR VFDOHV DUH DQ HVVHQWLDO SDUW  
XV WR GHYHORS RXU ÔQJHU GH[WHULW\ FI