

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HYF

3 0DMHIGHQA WHGHUHHWDWRX HDQHG GXUQ WH  
DFDGHP LF \ HDUDW RP LQFDQ8 QYHUMW



' HUUH

&KRIFH & RXC

%DFKHQUV GHUHH

0 DMMUV GHUHH

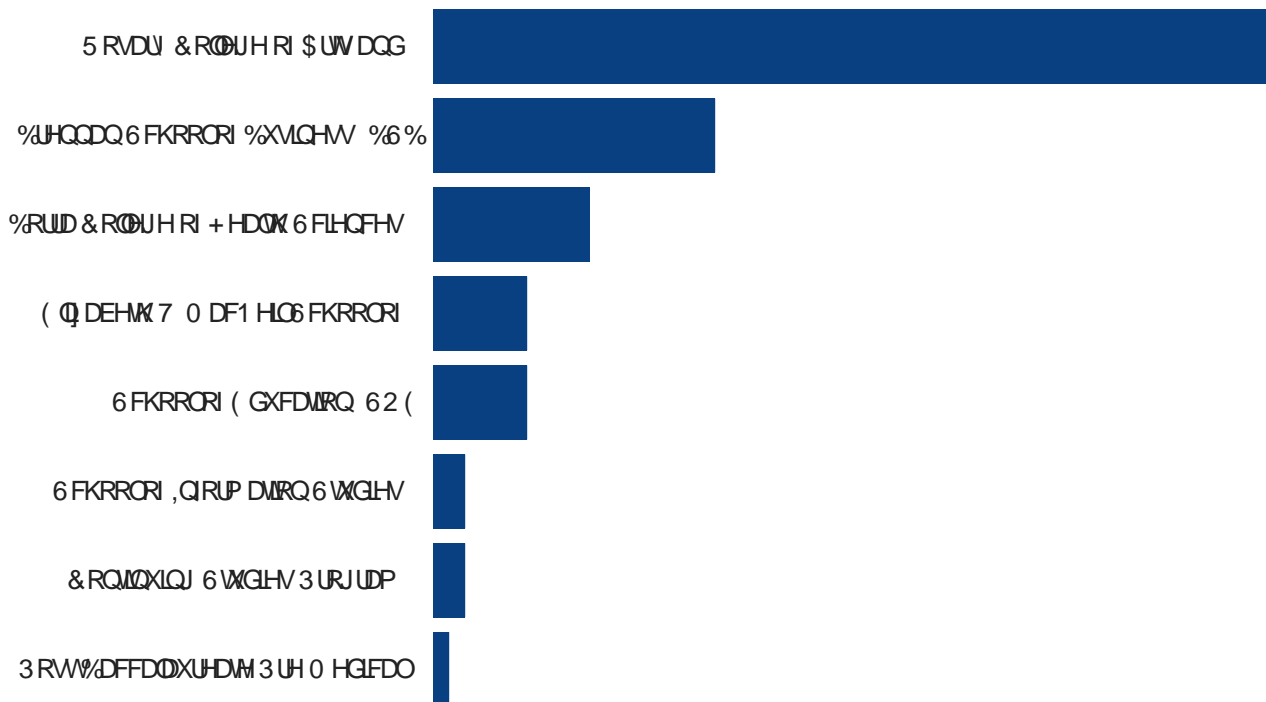
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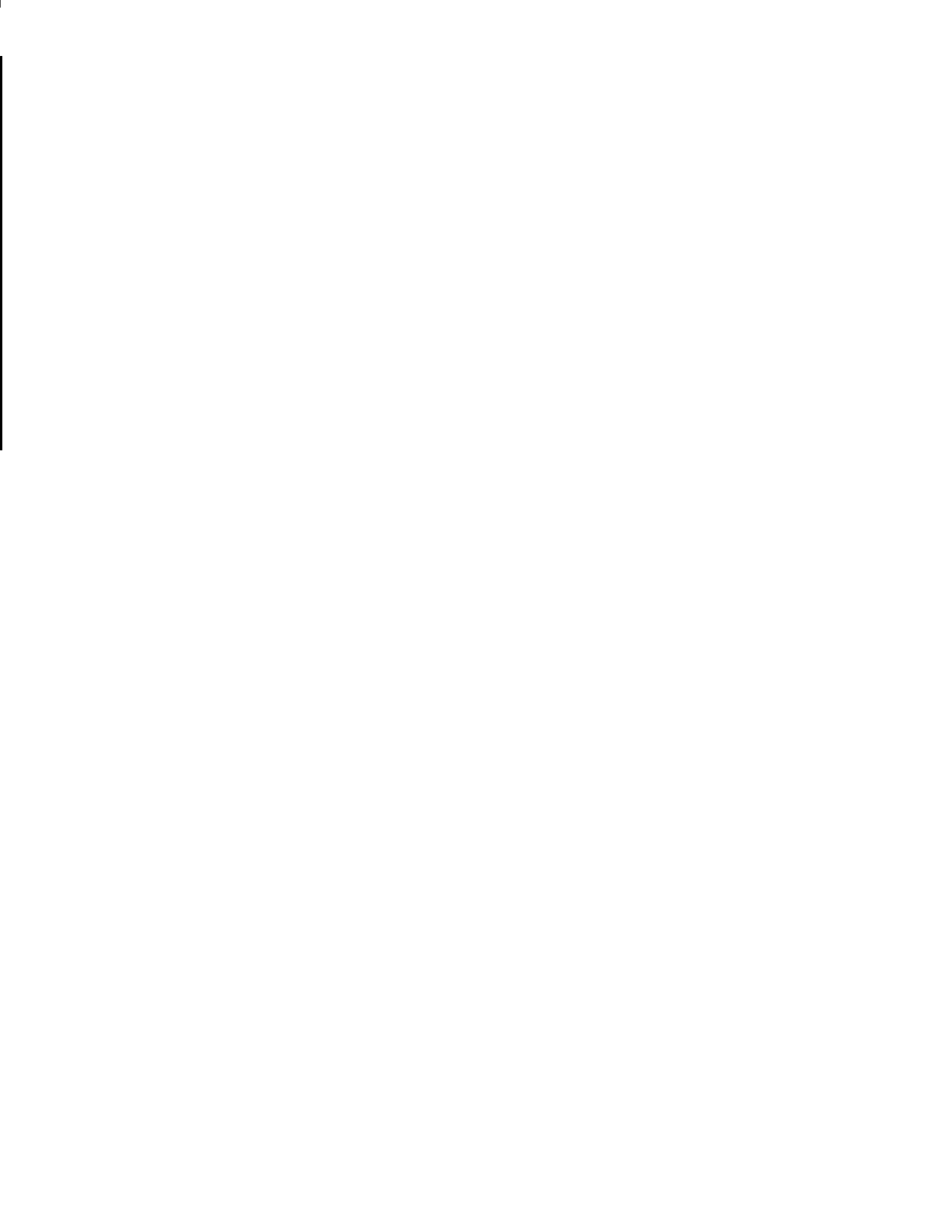
3RW%DF & HMMEDW

7RMO

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HYF

,QGFDM WH 6FKRRC3URJUDP IURP ZKLEK\RXJUDGXDWG







)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HYF

,I\RX DUHXQHP SGA HG DQG DUH VHNQJ HP SGA P HQMKDYH\RX VRXJKW  
RXWDQ FDUHHUHQMG VHUHFV DW RP LQFDQ'

<HV



1R



< 1

&KRFH&RXC

<HV

1R

7RMO

)\$ \$OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HYF

+RZ FOMH UHOMGL\RXUFXUHQRE

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HYF

,I\RXUSUHQWRE LVQRWHDGWR\RXUPDRUSODVHFKHFNDOMH  
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)RXGHEWUSUHQWRELVQRWHDGWR\RXUPDRUSODVHFKHFNDOMH  
UHDVRQVWDVSSO







)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

: KDW\RXUFXUHQ\$118\$/ 6\$/ \$5<" IQWRXVDQG/ SODMVXH  
QXP EHU/RQO QR W W

) LHG

0 HDQ

6 WQGDUG  
' HYDMRQ

5 HVSQMH

---

: KDW\RXUFXUHQ\$118\$/ 6\$/ \$5<" IQWRXVDQG/ SODMVXH  
QXP EHU/RQO QR W W

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

,QGFDWVHVP H IUDP H EHVHQ\ RXUJUDGXDMRQ GDM DQG DFFHSWDQFH R  
\ RXUNRE

+ HQVHVDP HIRE ZKIDHQURDQ [REDACTED]  
 \$ FFHSWGEHIRUH JUDGXDMRQ [REDACTED]  
 : LWLQRQH P RQK RI JUDGXDMRQ [REDACTED]  
 %HVHQHQ RQH DQG WUHP RQK [REDACTED]  
 %HVHQHQ V\ DQG QCH P RQK [REDACTED]  
 %HVHQHQ QCH DQG VHQH P RQK [REDACTED]  
 2 WUHU SODVH VSHFL\ [REDACTED]  
 %HVHQHQ WUHP DQG V\ P RQK [REDACTED]

7LP H VR NRE DFFHSWDQFH

& KRIFH & RXC

+ HQVHVDP HIRE ZKIDHQURDQ  
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 : LWLQRQH P RQK RI JUDGXDMRQ  
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 2 WUHU SODVH VSHFL\  
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 7RND

2 WUHU SODVH VSHFL\ 7H W

+ DGDGLIHUHQVRE SURU  
 : DVLQD SUHYRXV URQ DWUDGXDMRQ EXVRIIHUGD SURP RMRQ P RQK DJR  
 \$ FFHSWGEH VEHIRUH \* UDGXDMRQ

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

7RZKDW\ WQW' RP LQFDQDMLW RX LQ LQGGQJ DRE"

1 RVDVDO



9HU DMD



7RVRPH\ WQW



7RDJUDW\ WQW



( [ WQW 8 DMLW\ RX LQ LQGGQJ DRE

&KRFH & RXC

1 RVDVDO

9HU DMD

7RVRPH\ WQW

7RDJUDW\ WQW

7RVD

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

+RZ ZHOG\RX EHO\RXUG\UH SURJUDP SUHSDUHG\RX IRU\RXU  
FDUHU

1 RVDVDO [REDACTED]

1 RYVHU ZHO [REDACTED]

) DLW : HO [REDACTED]

9HU : HO [REDACTED]

) LHO

&KRIFH & RXC

1 RVDVDO

1 RYVHU ZHO

) DLW : HO

9HU : HO

7RVO

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

7R ZKDW\ WQ\KDV' RP LQFDQV P LMRQ WKK VHUHFH MWFH  
LQ\HQFHG\ RXUFDUHUDFVWV'

1 RVDVDO

9HU DV

7R VRP HH\ WQ

7R DJUHDW\ WQ

0 LMRQLQ\HQFH RQ FDUHUDFVWV

&KRIFH & RXC

1 RVDVDO

9HU DV

7R VRP HH\ WQ

7R DJUHDW\ WQ

7RVD

)\$ \$ O X P Q D H L ) R O O R Z 8 S 6 X U Y H \ 8 Q G H U J U D G X D W H / H Y

' I G \ R X U ' R P I Q I F D Q 8 Q Y H U \ W H \ S H U H Q F H S U H S D U H \ R X I R U \ R X U M D Q M V R Q I U R P F R O U H V R \ R X U F D U H U 3 O D V H  
H \ S O L Q

<HV

+ D Y H Q R V G V F R Y H U H G W L V \ H V

, W I C N ' 8 K H S H G Z I L K W H W D Q M V R Q W U R X J K W H V X S S R U V R I W H L U S U R I H W R U / D Q G W D I I

1 \$

6 W G H Q W M D F K I Q J D Q G E H I Q J D E O I V R U H I O F V Z I K D P H Q R U D Q G P \ H G X F D M R Q D G Y L R U Z D V D J U H D W K H S

, I H O M N H , F R X C K D Y H X V H G P R U H D M V M D Q F H I U R P ' R P I Q I F D Q R Q K R Z V R O R N I R U M R E V P R U H D I M U F R P S O M Q J P H  
G H U J H ' R P I Q I F D Q Z D V D M O D W K H S I X O Z I K W H F D U H U F H Q M U S U R Y I G Q J V S V R Q K R Z V R E H W M U R X U H X P H V

1 R

1 R V R M D O

, G V D W H % 6 % S O H G W H P R W I P S D F V X O U R O I Q W L V S U R F H W W H J H W W G H Q W I Q R W H P I Q G V H R I F D U H U  
U S D G M O F V Z O K I F K Z I M S Y R W R O P A W M R I Z V R Q I I Q G Q J I Q M O K I S V D Q G H Y H Q M D O W H S R M V R Q , P Q R Z I Q

7 K Z D M H E M M S R E D I P F D G H U R F R V M R E H I P H D N E I W Q V 2 Q F H I Q P H G F D O V F K R R O D J U H D W G H D O

, F D Q R W D W D W W R R U M D W W G G Q R W

, Q D Z D I V G G , W G G Q R V S U H S D U H P H V R I D F H F K D O Q J H V I Q I I Q G Q J D I R E H Y H Q Z I K V R I Q M O K I S V

<HV E H F D X V H P D Q R I P \ S U R I H W R U / F D P H I U R P W H S U Y D M V H F R U D Q G H \ S O L Q H G V R X V Z K D W R O R N I R U D Q G K R Z I W  
Z R U W

1 R W H D O , I H O M N H , Z D V Z R U N Q J I X O M P H Z I K V F K R R O D Q G Z R U N

, V F D Q E H E H W M U Z I K U H V R X U F H V D Q G F R Q C H V R Q V , X Q G H U M D Q G I V Z D V D K D U G V P H E X W H V R X U F H V D U H O P I M G D Q G ,  
K D Y H U H D F K H G R X W R V R P D Q W D F K H U / D Q G W D I I P H P E H U / I M W W R F R Q C H V P H V R F H U D Q S H R S O I Z I K O M I V X F F H W

<HV , Z I K W H Z R X C Y H K D G P R U H I Q M Q H F K H P L W M F O W H V W R X J K E H F D X V H , W I C N V R P H R I W H P Z H U H V R H D M

~~F X N H S W U R E M A T R O P Z F A R O H S I G S N S X E E D D M M S O P S S M E E~~

F A M P W Q / D S S O F D R O W M S O D V P H Q R H D U X K H W H J H Q C H V R Q V , X W G S I D Q K U H J W W Q

)\$ \$OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

'RPLQLFDQ 8QLYHUVLW\ H[SHULHQFH ZDV D JUHDW SODFH ZKHUH ZD  
ZRUN LQ ODEV SUHSDUHG WR ZRUN ZLWK RWKHU SHRSOH WR FRPSO  
6WLOO ORRNLQJ IRU P\ FDUHHU

1RW HQWLUHO\ WKHUH FRXOG EH D OLWWOH PRUH DVVLVWDQFH RQ  
%HFDXVH , ZDV HQUROOHG LQ VFKRRO GXULQJ WKH PLGGOH RI WKH  
'HVLJQ FRXUVHV ZHUH RQOLQH , WKLQN , ZDV QRW SUHSDUHG WR \  
ZLWK JXLGDQFH GLG QRW KHOS PH , IHOW YHU\ XQSUHSDUHG IRU V  
WKH IDFW WKDW P\ SRUWIROLR ZDV QRW VWURQJ HQRXJK , ZLVK ,  
PRUH ZRUN IRU P\ SRUWIROLR WR REWDLQ D MRE LQ P\ FDUHHU  
,W GLG GXH WR WKH LQWHUYLHZ DQG MRE SUHSDUDWLRQ DVVLJQPH  
H[SHFWLRQV IRU ILQGLQJ MREV

,W V EHHQ D OLWWOH GLIILFXOW

'8 GLG QRW VXSSRUW WKH HQJLQH HU VWXGHQWV ZHOO

<HV &ROOHJH LQ JHQHUDO KHOSHG PH SUHSDUH IRU HYHU\WKLQJ  
<HV P\ WLPH PDQDJH PHQW LV YHU\ JRRG

, GLG QRW KDYH D VPRRWK WUDQVLWLRQ VLQFH QR RQH ZDQWHG W  
RQH \H DU WR WZR RI H[SHULHQFH 7KH\ DOVR QHHGHG PH WR SURY  
GLIILFXOW DW ILUVW XQWLO , IRXQG WKH FRPSDQ\ WKDW ZDV ZLOO  
6RPHZKDW , ZLVK , KDG D ELW PRUH FRPSXWHU H[SHULHQFH RU H[  
MXVW WKHRUHWLFD O DFDGHPLFV EXW KRZ WKH FRXUVH ZRUN DSSO  
QR

<HV , ZRXOG VD\ EHLQJ D SDUW R ████████ EDVHEDOO WHDP &RDFK  
OHDUQH G HOVH ZKHUH DQG KDYH JUHDWO\ EHQHILWHG PH LQ WKH 2  
<HV , HQUROOHG LQ D 3V\ SURJUDP GLUHFWO\ RXW RI P\ WLPH DW  
, DP QRW LQ P\ FDUHHU \HW EXW DP DZDUH 'RPLQLFDQ KDV JUHDW I  
P\ MRE DIWHU P\ ODVWHUV

1RW UHDOO\ , FRQWLQXH P\ HGXFDWLRQ DQG , DP FXUUHQWO\ JHV  
PH IRU WKH FDUHHU , ZDQWHG WR SXUVXH 1RW HQRXJK H[SHULHQV  
7KH ELJJHVW GLIILFXOW\ , YH KDG LQ WKH WUDQVLWLRQ KDV EHHQ  
WR GR LQ OLIH 7KH RQO\ VRODFH , KDYH FRP ██████████ H DU  
██████ 7KH\ WDXJKW PH KRZ WR QDYLJDWH GLIILFXOW\ DQG PRYH DUR  
P\ JRDOV DQG ZKDW V UHDOO\ LPSRUWDQW LQ OLIH DQG OLYLQJ D  
+HOSHG PH SUHSDUH WR ILQG TXDOLW\ MRE DQG QDLO P\ LQWHUYL  
<HDK IRU WKH PRVW SDUW DOO WKH LQWHUDFWLRQV , YH KDG ZLW  
6RPHZKDW GHILQLWHO\ SUHSDUHG PH IRU D FDUHHU EXW QRW WRR  
OLYLQJ FRVWV HWF

, ZRXOG VD\ \HV VLQFH , ZDV NHSW URRWHG LQ P\ YDOXH DQG ODV  
KHOSHG PH JUHDWO\ DQG , DP WKDQNIXO IRU WKH OLQLVWU\ HQ OR  
DQG JURZ P\ FKDUDFWHU ZKLFK LQ WKH HQG KHOSHG PH SUHSDUH I  
DQG DSSUHFLDWHG IRU DOO WKH\ GR

, DP FXUUHQWO\ DWWHQGLQJ 'RPLQLFDQ IRU D ODVWHUV SURJUDP



)\$ \$ O X P Q D H L ) R O O R Z 8 S 6 X U Y H \ 8 Q G H U J U D G X D W H / H Y

<HV \$ Q R X J K , D P F X U H Q W X Q H P S G A H G ' R P L Q F D Q S U H S D U H G P H I R U P R P H Q W O N H W H M H , N Q R Z Z K D W Y K D Y H V R G R  
D Q G L Q Z K D W G L U H F V R Q V R J R V R

6 R P H Z K D W

1 R W H D O : R U N Q J I X O M P H D G G J R L Q J V R V F K R R O X O M P H D U H Y H U G L I H U H Q W

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY  
\$UH\RXZRUNQJ RQRUKDYH\RXDWMQHG DQRW HUGHUHH FHUWFDMM VQFF  
JUDGXDMQJ IURP ' RP LQFDQ'



6XEVHTXHQM QURD HQW

&KRIFH &RXC

---

<HV , HQURDIGIQD JUDGXDM OYHOSURJUDP  
<HV , HQURDIGIQDQRW HUXQGHUJUDGXDM SURJUDP  
1 R  
7RMO

)\$ \$OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY  
\$UH\RX SDCQIQJ RQ SXU\XIQJ DQRW HUGHUHH RUFHUMEDM LQWHIXWUH'

<HV [Redacted]

1R [Redacted]

) XWUH ( GXFDWRCQDQ3 DQV

&KRIFH & RXC

---

<HV

1R

7RMD

)\$ \$OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

30DMH UDMWHIROZIQ WMP HQWFRQFHUQQ \RXU' RP IQFDQ  
H[SHUHQFH \$VDUHXORIP\ H[SHUHQFH DW RP IQFDQ8 QYHUW , IHCO  
WOW

● 7R D JUHDW ● HPRGZK ● W7R D OHVVHU H[RMOW DOO

)\$ \$OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

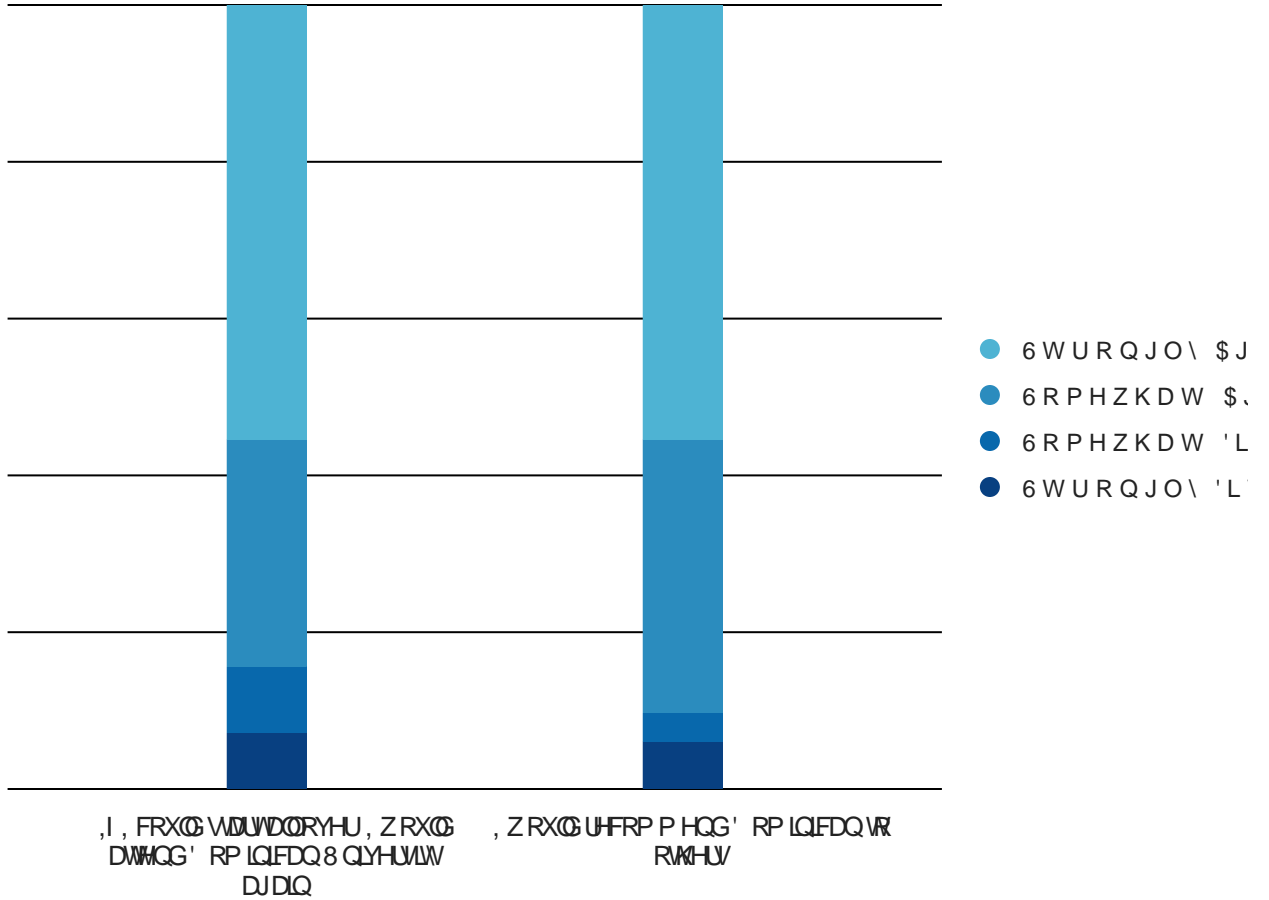
)\$ \$ O X P Q D H L ) R O O R Z 8 S 6 X U Y H \ 8 Q G H U J U D G X D W H / H Y

, F K R V H P \ S O F H R I Z R U N E H F D X V H R I W H U & 6 5 \* L Y H E D F N S U R J U D P V ' 8 L Q Q H G F H G P H H Q R X J K W D W G R Z D M N  
P \ V H D Z K H M H U R U G R V Z K D W P G R L Q J L V I X W W

, W L Q N ' R P L Q F D Q V X U R X C G \ R X Z L K V R P D Q S H R S G I Z K R D U H D F M W L W I R U M B G V W

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

3 0DMH UDM\ RXUOMHORI DJUHP HQVZ LW WHIROZ LQJ DERXW RXURYHUDC  
H[ SHUHQFH DW RP LQFDQ



2 YHUDC [ SHUHQFH	6WRQJO ' LVDJUH	6RPHZKDW ' LVDJUH	6RPHZKDW \$JUH	6WRQJO \$JUH	7RWD
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, I, FRXC WDUV DORYHU, ZRXC DWGG  
' RP LQFDQ8 QLYHUVW DJDQ'  
, ZRXC UFRP P HQG' RP LQFDQVR RMHV'







)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

0\$-25

0\$-25B

1 DMUDG6 FLHQFH

) LQDQFH

%XVGHV \$ GP LQVMDMRQ

\$ SSDUHQD HUFKDQGLMQJ

, QVQV HDMRQV DGG' LSGP DF\

3 \ FKRB\

1 XVMRQ DGG' LHMVFV

3 \ FKRB\

, QRUP DMFV

( GP HQDU ( GXFDMRQ

( FRQRP LEV

%\RB\

0 DQDJ HP HQW

1 DMUDG6 FLHQFH

& RP P XQFDMRQ 6 WGHV

, QMLGSDUW HQDO

1 XVMQJ

%\RB\

0 DUNMQJ

\$ F@V



)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

%RQJ\

0 DMHP DMFV

0 DQDJHP HQW

\$ FFRXQMJ

) LQDQFH

1 DMUDG FLHQFH

( QJQK

%VMQHW \$ GP LQVMDMRQ

3 \ FKQJ\

6 RFQJ\

3 \ FKQJ\

+ LVRU

)\$ \$ OXPQDH L )ROORZ 8S 6XUYH\ 8QGHUJUDGXDWH /HY

0 \$-25B

0 \$-25B

0 DQDJHP HQW

,QMLQDMRQDO%VIGHW

,QWQ5 HDMRQV DGG' LSGP DFN

1 HXURVFIHQFH 1 HXURELRQJ\ 7UDFN

&UP LQRQJ\

%DFN: RUC6WGLHV

6 SDQLK6WGLHV

0 DUNHWQJ