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>3OHDVH FKHFN DJDLQV

6LQJDSRUH WKDQHQHWKVDGFRSRLWBSQ WKLW
 DJHQGD LWHP

8QLYHUVDO MXULVGLRWLRLQHLVQDQLRPO
 ZKLFK W\ RI WKH
 F K Q F I U R L P Z H D V U H L Y J H K U M W R D W H K
 /RUV RI WKHVH FULPHV

6LQJDSRUH↑VR\$LFH ZWURQZMOKQ VVWRHZ QR UQ LYQLJH
 *URXS GLVFXVVLQRQV P\ GHOHJDWLRSQRZRXVOG OLN

D)LUVW WKH SULQFLSOH RI XQLYGHQRVDO ENHX WIK
 SULPDU\ EDVLV IRU WKH H[HUFLMM RSIQLYIHFULQD
 MXULVGLFWLRQ VKRXOG RQO\ ELRQQ YZKNHUG QV
 6WDWH LV DEOH RU ZLOOLQJ WR W[HUFLVH
 MXULVGLFWLRQ ILQFLOSXGHLQJRIRQVNDVHLRQDIDLOV

E 6HFRQG WKH SULQFSDVGRFWQRQISKQDQGG LQ
 UHVSHFW RI SDUWPLFXOZKULQK JUDHYHFWQVW H L
 FRPPXQLW\ DV D ZKHQHQDQHGJQZKWERQDIO FR
 JHQHUDOO\ DJUHHGFKUWKFU DSI\$VILRQFVSKQ RI
 XQLYHUVDO MXULVGLFWLRQ ZRXOG EH

WR GHWHUPLQH LI D FULPH LV VKEWIZRW OGR
KHOS WR JXDUG DJDLQVW DQ\ XQNRXVWKHLHC
SULQFLSOH

F 7KLUG XQLYHUVDO MXULVGLFWLIRQRFDRQRWR
WKH H[FOXVLRQ RI RWKHU DSSOLDDZOH S
LQFOXGLQJ WKH SULQFLSOHV RI LPHXQQW\
FULPLQDO MXURYGLFWLIRQ\ 6DQGLWUULWRUL

G /DVWO\ XQLYHUVDO MXULVGLFWLIRQRFDRQRWR
,W VKRXOG EH GLVWLQJXLVKHG IRYRIPGWGHRHJ
LQ WUHDWLHV RU WKH H[HUFLVHLEKMDXQLV
FRQVWLWXWHG XQGHU VSHFLILF WPHDQV CH