

*UHHWLQJV

&DQ \RX EHOLHYH 0DUFK LV EHKLQG XV" , NQRZ , ¶YH FRPPHQWH DERXW WKH SDFH DW ZKLFK WKH VFKRRO \HDU LV PRYLQJ (LQV +H SRVWXODWHV WKDW LQ PDQ\ U+HVS HÄQ¶ Á0P Ffff`DQ\Â",À°€Âf\ Uafff VHHP WR EH PRYLQJ LQ VORZ PRWLRQ +RZHYHU VKRXOG D SOD PLOHV SHU KRXU ZHOO \RX JHW WKH SRLQW /RQJ VWRU\ VKRU DQG \HW ZKHQ , WKLQN RI HYHQWV IURP WKH IDOO WKH\ VHHP 5HJDUGOHVV ZH DUH TXLFNO\ DSSURDFKLQJ WKH ILQDO VWUHW

7KH HQG RI 0DUFK DOVR UHSUHVHQWV WKH HQG RI :RPHQ¶V +LV RI RXU YDOXLQJ DQG FHOHEUDWLQJ WKH DPD]LQJ FRQWULEXWLF &RQWULEXWLRQV WKDW KDYH UHDOO\ IRVWHUHG FKDQJH , FDQ &DWKHULQH WKH *UHDW \$QQH)UDQN 6RMRXUQHU 7UXWK 0DOD 1LJKWLQJDQH 0DULH &XULH .DWKDULQH +HSEXUQ +HOHQ .HOO &HOLD &UX] DQG HYHQ %H\\$ROOFHWKBNOHD/GPHOLV\GHSHQGHQW XS DW PH 2I FRXUVH WKLV LV QRW FRXQWLQJ DOO RI WKH ZR LPSDFWV RQ RXU FRPPXQLWLHV IDPLOLHV DQG RXUVHOYHV

6RXWK &RXQWU\ HQJDJHG LQ YDULRXV DFWLYLWLHV DQG VFKRR PRQWK 2QH RI WKH KLJKOLJKWV ZDV D YLVLW IURP DOXPQL DQD .DUD 7KRPDV &ODVV RI ,W¶V IDQWDVWLF WKDW ZH QRW RQ LPSDFW EXW WKDW WKH\ DUH ZLOOLQJ WR FRPH EDFN DQG VKD TXHVWLRQ DQG DQVZHU DVVHPEO\ SURJUDP VKH DOVR HQJDJHG FXUUHQWO\ UHDGLQJ RIQH &KKHHUQJHDG HEURRN V VKH¶V SXEOLVKHG ZKHWKHU RU QRW D VWXGHQW KDV DVSLUDWLRQV WR EHFRPH D EHFDXVH OLNH WKHP OV 7KRPDV JUDGXDWG IURP WKH VDPH K WHDFKHUV DQG HYHQ GURSV VRPH (DVWHU (JJV UHIUHQFLQJ DSSUHFLDWH DOO RI WKH JLUV ZKR VHH WKHPVHOYHV LQ KHU)

)LQDOO\ , KDYH WR JLYH D VKRXW WR WKH PRVW LPSRUWDQW Z KDV EHHQ LQ UHKDE IRU WKH ODVW PRQWK DIWHU WDNLQJ D ID ROG :KLOH , FUWDLQO\ ZRXOG QRW ZLVK WKLV H[SHULHQFH ROKHU DQG ZH¶YH HVVHQWLDOO\ VZLWFKHG UROHV ZLWK PH QRZ OHDUQHG VR PXFK DERXW KHU DQG FRQWLQXH WR EH LPSUHVVFH 6KH KDV DOZD\V EHHQ LQGHSHQGHQW DQG , FDQQRW EHJLQ WR VXGGHQO\ ORVH LW 6KH UDLVHG WKUHH ER\V LQ WKH SURMHFW HGXFDWLRQ DQG ZDV EDVLFDOO\ EURXJKW IURP 8UXJXD\ DQG O WKURXJK DQG GRHV KHU EHVV QRW WR VKRZ DQ\ ZHDNQHVV RU YHU\ PXFK OLNH WKH PDQ\ ZRPHQ ZH KDYH FHOHEUDWHG WKLV S ORWKHU¶V 'D\ RU VSHFLDO RFFDVLRQV WR FHOHEUDWH DQG KR

\$ V DOZD\V WKH UHDOO\ LV
\RXU VXSHULQWHQGHQW RI VFKRROV %HVW ZLVKHV IRU D JUHDV

7RQ\ 6DQWDQD
FOLSSHU35,'(