



WmEi q5 s9l uj 5 xamtAt5 Z?mfk5 kNKu wcNw/3tk5

Z?mf5 kNKu ra9o6X6 W/4ninstbq5  
kNK5 wcNw/6tk5 vgpct0k

bwvi xqct0Zhx3i 3j 5 vtmi 3u xe4bsM3gu xqct04t5tZhx3tj5 WQx3=4no3bsl i , x7ml WQxMs6Li  
s8knz i xwEo \$\_u, Z?mf5 kNKu vtmpCMq5 bmsz Ms3mb Wgw8NExco6ym1 t4 xe4yi 3u5  
xg6bsi xo6gu5 xqct0Atu5. xqct04t5tZhx3t scsp0xMs3m5 Z?mfi 5 kNKj5 WJmi C4Li bfx mD4  
xeAtosChx3t5 wo04g5 xyxkdNi 04 vt1mq9l t4 w[l Dy1i 5.

vtmi omqi xqct0Zhx3i 3j 5 vtmi 3u, xe0xDti 5 gi yc5bstMsCl x3S5. bs?i s9l gw8Nstl A xwEo  
^\_u, b4fx kNK5 wcNw/6t5 vgpct0q5 ne5tc5bMs3S5, b5hj N xqct04t5tZhx3t4f5, rsJbsl t4 Z?m4fk5  
kNKj5 xe4y0xDtqk5. bfx Z?mf5 kNKj5 xe4yMs3mb rsJtui 5, x7ml xz Jc xw?pz ne5tMs3S6  
bfkz kNK5 wcNw/6t5 vgpct0qb xz Jcz k5 xw?pz 8k5 x7ml xqct04t5tNhx3tj5. Z?mf5 kNKu  
sc9M4y8N6tl A net?oxl i rsJtui 5 bfkz kNK5 wcNw/6t5 vgpct0qb WJmJtqk5, b4fx  
xz Jcdb5 xw?i 3j 5 scMs3m5, "WNhZ3=4nsJi 6g5 vJyNhx3i 3u5. bwmo, W/E4SA5! b?sKy!" x7ml  
bwmwoZu, bfx kNK5 wcNw/6t5 vgpct0qb kc4t5tMs3mb scct0[i 3u5 x7ml rai z A5 xWEoE9l t4  
xqct04t5tZhx3tu5, B5Q{u5 ttCd/sl i si 4voxEymJi 5.

xwEo &, Z?mf5 kNKu sc9Mo3mb b5hj z xqct04t5tZhx3tj5 y?b3=stl A, s?5ti 5 scspMs3m5  
scctc4gui si C4Li bfi z kNK5 wcNw/6t5 vgpct0qb xeAtZhx3tdtqb vtmpCMqk5, x7ml  
ctm4vi Ch4vl xD5b xg3i c/Ji 3i z i 5 vtmNhxZExcDi 3i C4Li tA5.

s8kz i xwEo !%, kNK5 wcNw/6t5 vgpct0q5 Wt5tMs3mb Z?m4fi 5 kNKj5 bfi z \$\*\_i 5 wvCi 5  
kcgw8N3i x3i C4gi 5 gnsmt5tJti 5.

Z?mf5 kNKu xe4y0xDtz

bfx Z?mf5 kNKu xe4y0xDtz 5 Wi 3l 4yqm5 x7ml w4WAH5tx3i 4f6Li . Wi 3l 4yq5g6 hcwm  
sz tl xq8k6ym1mb sk6g5 m8NCb3Nnw5 xtos3bsi f5 xg6bsi xo3l t4 xqct0At5 xyqi vNbus5  
WJ8N3i c=Q/q8i . w4WAH5tx3i 4f6g5 hcwm xro6hZ3Nqm5 x7ml NI Nw6yl t4 bmf xg6bsJ5  
WoEx4ndt5 W/stbsJ5 bmfkz kNoc4tsJK5 kNKu xJ6bsqmb xesmtbsJ8N3i qk5.

JNs/w5 WJm/sJ5

- JNs/4nq5 wMQx3l t4 xg6tl Q5 #^\_b6r5 xgo3l i xwEo !, @))) trl A Jhp #!, @))#.
  - 3.50 % J8Ns/4nk5 xq[oQxDt5 WQx3l i xwEo !, @)))
  - 2.75 % r8Ns/4nk5 xq[oQxDt5 WQx3l i xwEo !, @))!
  - 2.75% r8Ns/4nk5 xq[oQxDt5 xgo3l t4 xwEo !, @))@
- (cspmA4: kx2XoxymJ5 g8z =Q5 wMQxDtz wmNsK6 9.27% sz tqi 36 b6r5)
- scMsygxcqgj 5 wMQxDt wMvi 3l bmz 5 \$1,200 tr9l A \$1,500 WQx3l i sl z i 5 xtosbi z b.
  - wonwpsi 3j 5 JNs/6b6 R!@). b6rbm5 Cs[?l i 5 wMz i 5 bhml WQx3l i sl z i 5 xtosbi z b.

- scM=s5t3l i xrosbsJ6 wMQxDp WQx3l i \$12.00 trl A \$13.50 (12.5%) sbez o6gj 5 xgi z i WNhxDy6 x7ml b?z 5 \$16.00 trl A \$18.00 (12.5%) sbez o6gj 5 WNhxDys2 whoi z i x7ml ev3N4f5 WQx3l i sl z i 5 xtos3=sJs2.
- WcNw/z o6g6ys5 wMQx3l i b?8z 5 \$1.10 trl A \$1.20 (9%) wcCj 5 wl Nqk5 wvCk5 WQx3l i 4:00\_u skn4f5 s8kxj 5 x7ml WQx3l i \$1.25 trl A \$1.35 (8%) xfi z i s8kxu5 x7ml 8:00 s9Mj 5 WQx3l i sl z i 5 xtos3=sJs2.
- WNhxDys2 whoi z i wcNw/z o6g6ys5 s?z 5 R.\*) wvCbm5 w4WQl Q5 wl Nt4 Nm4tl A WQx=4nw5 wM4vi Dtcql t4 wvCw5 wcNw/3=sJ5 y?b3=4f5 x7ml N5ta/4f5 WQx3l i sl z i 5 xtos3=sJs2.
- xCAbm5 xpsq5g4f5 fN/6bDyxa?4g6 wMQx3l i xi xh6tk5 kNo1i 5gk5 WQx3l i sl z i 5 xtos3=sJs2.
  - xbsy6 xi xh6t kNo1i 5g6 – wMQxi z b WQx=z \$9,000 trl A \$10,000 (11%)
  - mD4 xi xh6t4 kNo1i 5g4 – wMQxi z b WQx=z \$6,000 to \$7,000 (16.6%)
  - Wz h5 xi xh6t5 kNo1i 5g5 – wMQxi z b WQx=z \$4,500 to \$5,000 (11%)
  - tnm5 xi xh6t kNo1i 5g – \$2,500 Gkb6H
- won=[Jx3j 5 sXLz w/6Xoxl i fN/6bDyx3j 5 wMQxDt WQx3l i sl z i 5 xtos3=sJs2.
  - Xbseu5\_xCAu won=[Jxj 5 s[?l i 5 w3i h4yi 3j 5 woi x3l i wMQxDtz WQx=Ql A R%) trl A R% b6rbmj 5 (%) – H
  - Woi x6ymJmE4j 5 s[?l i 5 d5t1i 6nu5 woymi o1j 5 wMQxDt5 WQx=Ql A R!)) trl A R!@% b6rbm5 G@% – H
- WsyQx4vi 3l A rA8i x3i 3j 5 WoEx4ndt WQx3l i sl z i 5 xtos3=sJs2.
- NoC=4n6 wcNw/qi 3j 5 wMq6yJ6 b5huz %\_sl i 5 W/ExcME[l i wcNw/qi 6. wcNw/6t5 i Dx6yq5g5 b5huz %\_sl i 5 NoC=4n6 wcNw/qi 3j 5 wMc/q5g6 bhuz !.(@- \_u5 fNs/oxqb wMz 6bsJtqi 5. WQx3l i sl z i 5 xtos3=sJs2.
- i Dx8N3i 6 wcNw/qi 3u5 GkD6H\_xbsy6 s9l 6 xro6bl i wcNw/qi i xCAomu WQx3l i sl z i 5 xtos3=sJs2.

kNK5 srs6b6gu fNs/6bDyx6 GksfH

b8N kxj nN/symK6 kNKu x7ml ne/6t5tl i kNo5 ckwozi z i 5 x7ml xrci z i 5. WpDbsJ8N3g6 wMQxDtu5. b8N kxj xro6bsham5 mD4 WNhxDy1k4 s[?l i 5 wl w4vsl i vtymJ6 mo[l i i Dx6bsi z i 5 wcNw/6tj 5 bmgj N xA6bi z b\_xe4ymi z i 5 mo[l i .

WJmJbsJ6 bfi z ks

nNNhx3l i Wi 3l 4yq5gu5, gry/3i 3l i , xe4bsyml i kNKu xe4hwJtf4 bmgj z kNK5 srs6b6gu fN/6bDyxi 5.

trbsJmJ5 bfNz 5 ks

Wz h5 W/sNhl xax3g5 trbsJmJ5 bfNz 5 kNK5 srs6b6gu fNs/6bDyxk5 mfxaK5:

- o bhwtNhx3l Q5 wl Nt4 wcNs/6t5 bmfkz c5yNsl xDtJk5 mfNi xro6hExo1i xgc5b6bk5 bmfNi kNK5 kNoqi x7ml "tfx6bsymJi " Gxqi 6ni H cl N5 kNz i NJ6bsJi ;
- o bwm9l xo6tQx3l Q4 bhwt5ti 6 wl Nqi 5 Z?mf4 kNKu wcNw/6tq5 bmi om6 kNKu bw4fx n8z 4ygnWExo5 xp0qbqi 5 mrmNhx i s2 ckwoz i qi 5 bmfNi xp0q5gi kNo1i ;
- o xe4yNhx3l i nNymax3gu5 xg3l i kNK5\_mo[l A WoExEI Q5.

NwN6yml Q5 WJmJbsJ5 wMQxDtq5

WJm/sJ5 wMQxDt5 trsmJ5 WQx3l t4 !%-\_i 5 trl Q5 %(-\_q5, mo[l t4 kNo1u5, xg3i qi #^\_b6r5 v8gC4i 3j 5 Gbfl Q5 scomZoxEymJ6 @ bsNi H:

- o !%- wMQxDtz b WQx3=osbsJ6 xwEo !, @)))
- o xw2X wMQxDt GbmfNi xg6bsJ8N6gi H xgo3l i b?z5 y5t2WE #), @))!
- o Wz Jz 5 wMQxDt GbmfNi xg6bsJ8N6gi H xgo3l i b?z5 xwEo !, @))@

ksf sc4ymi q5

kNK5 srs6b6gu fNs/6bDyx5 WcyspK5 Wz hi 5 Wl xbi 5 sc4ymi qi 5:

- o WqCJt5\_cz bh4f5 xsMi 6
- o xrci q5 xg6bs?4g5 \_ i e5, xsM6t5tJt5, smdt5 x7ml Ino
- o WJ8N6g5 Wp5y6bsJti 5 \_ Z?m5, kNo1k5 Z?m5 x7ml wM4f6g5 wcN/dto5

wqCJti 5 sc4ymJ5

wqCJt5 Gcz bl i xsM3i 6H sc4ymJ5 WcyspK5 tnm5 xsMCs/3i 3i 5 xsM3] 5 Gxgi wcNw/6t5H bwvz 5 wcNw/6ts2 kNz i 5 bsKz sXAm/sJj 5 cl N5 kNz k5 \_ wxmb8 bs?fkz et3us5 kNoc=z k5, swi Wlj 5 r?o3usk5 s[?l i 5 m8gEx9Fxxgj 5 er6bl 1us5 kNoqi 5.

cz bl i xsMDt5 xrq5 c5ys1mz 5 csp/sQx3ymK5 xrc4i qi 5 mftAN:

wH W/4nsh5 xgw8Nsl t4 @\_WNhxDy4 W?Q6yml i H xsMCs/3l i c5yC3i z GB\_d?y1i z H cz 5bst, s[?l i 5

sH ^)- bmfX wl w5gl Q5 xrrMqi 5 xrb5 Go\_d?y1i z H cz 5bst, sXAm/sJj 5 kNo[Jxj 5\*, NoxgwN6 xqi 6nsJgwN6

\*wxmb8, swi X[, xgx s[?l i 5 m8gEx9, NoxgwN6 xroC4nsi 6ngw8N6.

cspmQ5: bmfNi mD4 cz bh4 Wp5yc5b6Xt4 bmsN5nwN6 cz b?[l t4, bmi ZMgwN6gi 5 trsml Q5 g\_d?y1i o4 cz 5bst5 sml bmi ZMgwN6gi o\_d?y1i o4 cz 5bst bfkz mD1k4 cz bh1k4 xg6bi x3mb bX4fNi cMi 4gi cspNhx6bsymJ5 xrq5.

xrz i 5 xg6bsqNExo5 scstc4ymJ6

xrz i 5 xg6bsqNExo5 scstc4ymJ6 cspm0x6ym1m5 xrq i 5 i E/4n5 x7ml xyqi 5 WJuN6gi 5, wMcl i smdtu x7ml Znou5, bmfkz xgi kNKu kNo1k5.

i E/4n6

i E/4nw5 xrq5 g8z =c4S5 xrq i 5 srs6b6gu i E/4nk5 S6vw=4n6 Gsi SH bmfNi kNo1i .

srs6b6gu i E/4nk5 S6vw=4n6 Gsi SH xe4bsymK6 bf4nD4t5td/sl i xrq i 5 i e5tx?w5 i E/sh5 bmfkz wMQk5 tnmk5 xbsy3j 5 WNhxDy3j 5. srs6b6gu5 i E/4nk5 S6vw=4n6 xpvN0?s4 bmgm i E/4n5 S6vw=w5 xg6bs?4g5 cspmJbsNhx3Lt4 xrq i 5 bsNi cl N5 kNz 8i , ryxi xe0x3bsyml i bf4nst5tdl A xgME4gi 5 i E/4nk5 i E/s?4gk5 ckt0sc5b3mz b bmi srs6b6gu h3l mfx i Ei 6ns?1mb i eME1i 5. b8N si S xrz WcyspK6 i s=3i 3u5 W/sCb3i fi 5 Gcz bh4f5\_trs/sl t4H i E/4nw5 Wcystl Q5 xyq5 Xi 6g5 x7ml c5b3JMi 5g5 WJuN6g5 bmfX W/s/ExcC/6g5 WJNDbsl t4 WsN6ym i \_Wql x6bcql i , i e5tx?1i 5 i Ec5b3i 3u5.

W=c4t5ti 6 xp9l xE? !)))- bfx xp0qi q4 xrq b srs6b6gu i E/4n5 S6v4ymJ GWNhDybm5H xgi kNo1k5 x7ml xrq b bmfX i DxZE/sJ5 kNo[Jx5, grostl A swi W[.

xrq5 WJuN6g5 Gcz 5bstqI H

xrq5 WJuN6g5 Gcz 5bstq5H sc4ymi sJ5 xyDw1mb xrq b xp0Ai hai qi 5 trtbsc5b3i qk5 bmfX Gi E/4nsq5g5H WJuN6g5 bmfNz 5 i Dx3bymJi 5 kNoc=i 5\* bsNi cl N5 kNz 8i . cz bh4fDtqb xrq5 whmQcysp1mb xgME4gi 5 bmfX WJuN6g5 trtbsJ8N3mb kN4f5Fwm3Jx4f5\*\*, Wcystl i yM4f5. xgi kNo5 whmQ/sK5 wu4fz s6LQ5.

bmfkz WJuN6gk5 bmi kNKu, xp0qi q5 bfNi cl N5 kNz 8i xrq5 x7ml kNKu xrq5 whmQ/scystK5 bmftAn mDwtA xg6bs/Exo4f5 \_ trtbsi qb xrq5 x7ml gd4bsymJtqb xrq5. bmNo xJ3Nqy8N3m5 Z?mf5 kNKu wcNw/6tq5 Nox1i gw8N6 WJuN6gu W/Exc4bui 5 trtbst0xc4bz i 5 gC5l stQl i wuk5, wMQvi C/6bz gd4bsymi z b xrz W/sqAN6g6. xhwM[o, bm8NgcC/6S6 trtbsi z k5 xrQ/sJ6 xux4fgK6 xgl xb6gu wMQost4vi 6g6 xrz k5 WcystJ6 bfkz i s=6X4gj 5 WJuN6gi 5 kNKu.

W/4nst5ti 6 !))ri AC7 cz bh4fDtz i 5 WJuN6g5 x7ml !%))ri AC7 bmftAN kNf5FwM=4f5\_sy/sJt WJuN6g5 Wcys/sK5 bfNi ksJ. b8N kNf5FwM=4f5\_sy/sJt xrz WcyspK6 Sc4bsi z i 5F\$os6bsi z b xrq i 5.

\*wxmbj 5, swi W[j 5, xgxj 5 s[?l i 5 m8gEx9j 5, Nox1kgw8N6 xroC4nsi 6ngw8N3j 5.

\*\* WJuN6g5 trtbsJ5 et3usk5 xuhw6h3i 6nsl t4 trtbshamb kNf5 Ggs?8z 5 wxmbu5H bsKz Bw E?j 5 \_ x7ml bsKz r?o3j 5 kNf5 Gbs?z 5 swi W[u5H f[Jxj 5 \_ vobsoEI t4 sux4f5, bs?z D/sl t4 tr8Nhx3bqkD/sl t4.

cspmQ5: bmfNi mD1k4 s[?l i 5 xuJi 6nk5 sy?4gk5 Wp5y6bsJ5 bmsN5bw8N6 tr=s?4g4f5, bmi ZM1i z b sy/sJK5 xrQ/s?4g5 xg6bsJui 5 cspNhAbsJi c5yC3mz b.

xrq5 WJuN6g5 smdts2 x7m Zno

wl Nvn5txt4 bm3u4 Z?mf5 kNKu wcNw/6tq5 xro?1mb smdt5 xrq i 5 NJZ3uk5. bwmwm5, wl Nt4\_sd/stz b s6hxl q5, smdtq5, wu6FrN3l 4 x7ml n] 5 \_ smdt5 N7mNaK6 hgw8Ncsbs?4gi wwJ6bsJtcl i . Xqi ctl A \*\$)) smdtu wvC4f5 GxCABm5H xe4bsJtc4S6 w[l usctQk5 xg6bs?gk5 nebsJK5 bmi &)) smdtg3l i wvCj 5 Gbebm5H

xg6bsJ6 kNK5 smdtoEpqb tuz k5 smdtj5 wvJ6bsJtk5 WoEx4ndt. W/sJ8N6tbsJ6 Noj i x3S6 %)-\_z k5 xp0qi qk5 bfx xrbq kNp5 x7ml xrbq i DxZE/sJ5 kNo[Jx5\*.

\* xg3l t4 bmi ZM3i qi 5 GxqCE/sh5H xrbq smdtqk5 wxmbu, swi W[u, xgxu x7ml m8gEx9u.

r4fomvnw5 xghamb Znou5, Wi 6nsJ6\_NoX1i gw8Ns4X5 cjbs/3i , tnmo1i s[?I i 5 kNysti . Xqi cl i !@)) pbi 5 GxCAbm5H Noj tJ4nsJ6 bmi z M4 %\_ZMk5 s6hxl tj5 WNhxDy6bm5 Znoj 5. W/4nstbsJ6 Noj tK6 %)-\_k5 xp0qi qb bfx xrbq kNo1i x7ml xrbq i DxZE/sJ5 kNo[Jx5\*.

\* g8z =0l Q5 bmi ZM4g5 xrbq wl Nqi 5\_Wp5y6bsJto5, W/sl xb6X4g5 xe4ncq5g5 Zno5 wxmbu, swi W[u, xgxu x7ml m8gEx9u.

W/4nc4X4g5 Wp5yC4bsJti 5 sc4ymJ6

W/4nc4X4g5 Z?mf5 Wp5yDtqi 5 x7ml kNo1k4 Z?mi 5 x7m wu4f6g5 xqctcDNi o1i 5 sc4ymJ6 mogwN6S6 kNo5 wkQxi qi 5 \_ uri 6ns4X5 kNo4, xqi 6nsZ/6g6 WJ8N6tbsi z .

xrhw6h3i 6nsl i bmNM5b6 xqi z b kNo5 whmosDpK6 cktQsi zi 5 Z?mf5 Wp5yDtqb W/4ns5bst09l t4 bfkz kNo1i usbsJk5. bmftAN Z?m4f5 Wp5yDtqtA bfkz 6yz ham5 Z?mgc4fk5 x7ml kN5yx3k5 WoEx4ndtk5 x7ml Wp5yCstk5. bmfxaZl x3tl Q5 WmEsJ5 Wp5yDt5 W/4nstbstl Q5 wl Nqi kNo1i , b8N sc4ymJ6 xJ8Not5t1m5 xp0qi zi 5 xJ3Nqi 6nf W/4nsi qi 5 bmfX9l x6 WoEJ8N6ggxaJk5 Wp5yDto5 W/stbsJ5 Z?mf5 Wp5y6tdtqi 5.

kNo5 Z?mqb Wp5yDtq5 mo1mb xqctc5txD8N3i qi 5 x7ml Wp5yDti 5 W/4nstbsJi 5 bmfkz kNo1k5 kNo5 Z?mqk5. gryNstQl Q5 Wcystl Q5 kNo1k5 W8ax3}5, xi r5b3}5 GyfoxEymJ5H, fo[=5, SwJC3=5 x7ml scomZc3}5 Wcyst9l Q5 W8axosti 3j 5 x7ml W8ax3i 3j 5 Woex4ndt5 wMQcystJ5 bmfNz 5 W8ax3=s?4k5 x7ml xyqk5 kNok5 ckwl 3=s?4g5.

mfxl 5b6, bmwta5, xqi 6nstl Q5 wkQx1i q5 kNp5, Wbci 6nshamb xp0q5gi 5 wu4f6gk5 Wp5yDti 5 xgwNs=sl t4. bfx ks} xgZ4noxaymJ6 WoExc3m5 bmfi z xp0qi qi 5 bmfX kNp5, wMc4vi l t[ W/st5tQl t4 WoEJtz i 5 xyxAo6t5tJ8N6gu5 bfi z . mfxl xax5, WJm/symJ5 c5ysi q5 b5hj z sc4ymJj 5 WNhx3m5 bf4nstZhx3l A xySp/si zi 5 'Wsi z b' x7ml wMvi z b xrz k5 WoEcyspJ6 xgDi 6t5tJ8N3gu5 xvE/6t5tqi zi 5 ur[oQxDtz b Wp5yD}5 bmfNi uri 6ni kNo1i .

wkQx1i z xg6bhaK6 xe4yJbsl i cktQxZ/3i zi 5 WJ8N6tbsi z b W/4ncD8Ni z Z?mf5 Wp5yDtqi 5 x7ml kNo1k5 Z?mfi 5 x7ml wu4f6gi 5 xqctcDN6gi 5. gryNstQl A, Wsi z bhm sc4ymJs2 wMNsK6 R@)) bmfkz urMqk5 kNo1k5 x7ml wMz Exl A bmsz R%))\_k5 Gs[?I i 5 uri 6nsl i H bmfkz kNo1k5 wkQx1i o1k5 %))\_i 5 Gs[?I i 5 xu}hi 6nk5H.

eg8qs3i 3j 5 wcNw/qANDt

xro6h6bsql i wcNw/qi 6 xu}hmc3l i @^\_i 5 WNhxDy3i 5 W/4nstbsJi 5 bmfkz WJ8N6tbsJk5 Z?mf5 kNKu wcNw/6tk5 W/sJ8N6g6 wMQostym l i w3i /6g3l i wcNw/q l i . NoxgwN6 egz c4tsJ6 WJ8N3S6 eg8qs3i 3j 5 wcNw/qAN3l i .

WJ8N6tbsJ6 wcNw/6tsvwNgw8N6g6 Z?mfi kNKu wcNw/6t WJ8N3S6 xro6h6bsl i wcNw/qvwND8N3l i bmsz !@\_k5 bfNz 5 WNhxDy3i trsmAt4 (#-\_j 5 W/sl xbhi 5 }Ns/4nJti 5.

xSM3l i wvJ6bsJt5

Z?mf5 kNKu WJmym1mb kbi 5 xsM3l i wvJ6bsJti 5 WoEx4ndtu5 b8N, xsM6bstl A bsKz ,  
 wcNw/6t WJ8N6S6 bmi !)) -\_qi WJ8N3l i wvJ6bsJti 5 rai z A ^ xCA5 sNsqz o3l i \*.  
 x7ml 5bs6, W/sJ8NEl t4 wl w4vsl Q5 vtymt t4 xrobsl i xuhi xg6X4gi yKi z A5  
 xsMMS6t8N05 ho, gi y/Exc3Nt[I Noc3i 5 xroi 3j 5. rao6Xuo, wcNw/3t n8qi 4f5, bwvi  
 s9l zi xtos6gco6tl A, W=c4tbsK5 i Dx08N3l i bfN8z 5 xg6bsJi 5 x7ml kbu5  
 xsM6gysti 5 wvJ6bsJti 5 W/4nsJi 5.

vJy8N6g6 Wp5yi 6

vJy8N6g6 Wp5y3i 6\_wl Nqk5 kNK5 wcNw/6tk5 vgpctq5 wcNw/6t vJy8N6g6 Wp5y3i 3uk5  
 bfNi Z?mfi kN5yx3u wobE/sK6 WJ8Ni zi 5 wvJ6bsJti 5 bmftAN xgD8Ngx3Xb.

ttC4ymJ6 ! Zk xe4y0xDtz x7ml kwv xJwNq5

xp0qmz b bfx Z?mf5 kNKu xe4y0xDtz q5 x7ml  
kNK5 wcNw/6t5 vgpct0qb xJwNq5

†Ns/4n5 x7ml †Ns/6gDyx5  
 xsMi 3j 5 xe0xDt5, scsy5 x7ml wcNw/om4ni 6  
 kNK5 srs6b6gu †Ns/6bDyx5  
 xKtJc4tl A xro/Exco3i 6  
 eg8z c4gsi 3j 5 wcNw/qvwN3i 6

vtom3l A

sz bi 36 b6r5					
Zk	gz =z	kwv	gz =z	xp0qi z	xp0qi z
\$M	%	\$M	%	\$M	%
\$9.3	9.3%	\$14.7	14.7%	\$5.4	5.4%
\$2.7	2.7%	\$6.2	6.2%	\$3.5	3.5%
\$4.2	4.2%	\$10.8	10.8%	\$6.6	6.6%
\$0.0	0.0%	\$22.8	22.8%	\$22.8	22.8%
\$3.2	3.2%	\$12.0	12.0%	\$8.8	8.8%
\$19.4	19.4%	\$66.5	66.5%	\$47.1	47.1%

xgo=z b s9l z	% wMQxDtz	wmwAN6g6 fN/osi z b trsmAN3bq5 xe0xDtz fNs/ox5 wMQxDtz b W/sJ8N6tbz (sz bi 36 b6r5)								
		\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000
3#p/2000										
1-Apr-00	3.50%	\$31,050	\$36,225	\$41,400	\$46,575	\$51,750	\$56,925	\$62,100	\$67,275	\$72,450
1-Apr-01	2.75%	\$31,904	\$37,221	\$42,539	\$47,856	\$53,173	\$58,490	\$63,808	\$69,125	\$74,442
1-Apr-02	2.75%	\$32,781	\$38,245	\$43,708	\$49,172	\$54,635	\$60,099	\$65,562	\$71,026	\$76,490
wMQxgwN6g6	9.00%									
vtymJ4 wMQxDt4	9.27%	\$2,781	\$3,245	\$3,708	\$4,172	\$4,635	\$5,099	\$5,562	\$6,026	\$6,490

ttC4ymJ63

kNK5 srs6b6gu fNs/6bDyx6

	xyp6bsz 6g5 sfkz srs6b6gu fNs/6bDyxk5 (sz bi 36 b6r5)			
	#p 31/00	k#6 ks#	\$ wMQxDtz	% wMQxDtz
wAWx3J4	\$12,554	\$17,239	\$4,685	37%
x3=x5	\$8,340	\$11,792	\$3,452	41%
cmi 5gx6	\$11,250	\$14,686	\$3,436	31%
wcl 4gtx6	\$11,211	\$13,158	\$1,947	17%
r8z w5	\$10,549	\$15,015	\$4,466	42%
w[l oZ3J4	\$11,236	\$14,686	\$3,450	31%
v6LZW4	\$11,239	\$16,688	\$5,449	48%
n9b5	\$13,339	\$15,340	\$2,001	15%
s6h6g6	\$12,933	\$16,034	\$3,101	24%
xshw5g6	\$13,965	\$22,251	\$8,286	59%
ni C/4	\$11,877	\$17,213	\$5,336	45%
w[l o4	\$11,727	\$16,274	\$4,547	39%
wcl w5	\$8,872	\$11,303	\$2,431	27%
r1u04	\$10,271	\$14,984	\$4,713	46%
fZ3J4	\$12,636	\$18,775	\$6,139	49%
d3l 6g6	\$10,521	\$14,886	\$4,365	41%
Ni y=4	\$11,586	\$17,239	\$5,653	49%
X1i 6g6	\$10,231	\$13,223	\$2,992	29%
u5tmbo4	\$11,601	\$18,416	\$6,815	59%
er6b3Jx6	\$10,908	\$16,573	\$5,665	52%
vq6Oi 6	\$9,741	\$11,942	\$2,201	23%
NsJ5	\$13,340	\$15,341	\$2,001	15%
cshw5g6	\$12,413	\$18,353	\$5,940	48%
ni rl x6	\$8,849	\$13,152	\$4,303	49%
bl 3Jx6	\$13,067	\$16,019	\$2,952	23%
trC3Jx6	\$11,982	\$13,779	\$1,797	15%

	gryAt5 jNs/4nk5 xuhi EJ8N3bq5_cspmt5tAt5 ckwgZ/3mz b WJmJt5 bfgx6 WMQxvi Dt5 kNK5 srs6b6gu jNs/6bDyx6 x/ml jNs/4n5 (sz bo 36b6r5)									
	\$30,000	%	\$35,000	%	\$40,000	%	\$45,000	%	\$50,000	%
w4Wx3J4	\$7,466	25%	\$7,930	23%	\$8,393	21%	\$8,857	20%	\$9,320	19%
x3=x5	\$6,233	21%	\$6,697	19%	\$7,160	18%	\$7,624	17%	\$8,087	16%
cmi 5gc6	\$6,217	21%	\$6,681	19%	\$7,144	18%	\$7,608	17%	\$8,071	16%
wcl 4g5tx6	\$4,728	16%	\$5,192	15%	\$5,655	14%	\$6,119	14%	\$6,582	13%
r8z w5	\$7,247	24%	\$7,711	22%	\$8,174	20%	\$8,638	19%	\$9,101	18%
w[l oZ3J4	\$6,231	21%	\$6,695	19%	\$7,158	18%	\$7,622	17%	\$8,085	16%
vq6LZW4	\$8,230	27%	\$8,694	25%	\$9,157	23%	\$9,621	21%	\$10,084	20%
n9o5	\$4,782	16%	\$5,246	15%	\$5,709	14%	\$6,173	14%	\$6,636	13%
s6h6j6	\$5,882	20%	\$6,346	18%	\$6,809	17%	\$7,273	16%	\$7,736	15%
xsJw5g6	\$11,067	37%	\$11,531	33%	\$11,994	30%	\$12,458	28%	\$12,921	26%
ni C/4	\$8,117	27%	\$8,581	25%	\$9,044	23%	\$9,508	21%	\$9,971	20%
w[l o4	\$7,328	24%	\$7,792	22%	\$8,255	21%	\$8,719	19%	\$9,182	18%
Wcl w5	\$5,212	17%	\$5,676	16%	\$6,139	15%	\$6,603	15%	\$7,066	14%
r1u05	\$7,494	25%	\$7,958	23%	\$8,421	21%	\$8,885	20%	\$9,348	19%
f[Z304	\$8,920	30%	\$9,384	27%	\$9,847	25%	\$10,311	23%	\$10,774	22%
D3l 6g6	\$7,146	24%	\$7,610	22%	\$8,073	20%	\$8,537	19%	\$9,000	18%
Ni y=4	\$8,434	28%	\$8,898	25%	\$9,361	23%	\$9,825	22%	\$10,288	21%
X1i 6g6	\$5,773	19%	\$6,237	18%	\$6,700	17%	\$7,164	16%	\$7,627	15%
u5tmbo4	\$9,596	32%	\$10,060	29%	\$10,523	26%	\$10,987	24%	\$11,450	23%
er6b3Jx6	\$8,446	28%	\$8,910	25%	\$9,373	23%	\$9,837	22%	\$10,300	21%
vq6Oi 6	\$4,982	17%	\$5,446	16%	\$5,909	15%	\$6,373	14%	\$6,836	14%
Ns/5	\$4,782	16%	\$5,246	15%	\$5,709	14%	\$6,173	14%	\$6,636	13%
cshwg6	\$8,721	29%	\$9,185	26%	\$9,648	24%	\$10,112	22%	\$10,575	21%
ni rl x6	\$7,084	24%	\$7,548	22%	\$8,011	20%	\$8,475	19%	\$8,938	18%
bl 3Jx6	\$5,733	19%	\$6,197	18%	\$6,660	17%	\$7,124	16%	\$7,587	15%
trCJx6	\$4,578	15%	\$5,042	14%	\$5,505	14%	\$5,969	13%	\$6,432	13%



	wmwA8N6g5 fN/ox5 trsmJ8N3bq5_cspmt5tAt5 WJm/sJi 5 bfi z gx6 wMQxDtq5 kNKu ses6b6gu fNs/6bDyx5 x7ml fNs/4nJt5 (sz bi 36 b6r5)							
	\$55,000	%	\$60,000	%	\$65,000	%	\$70,000	%
W4Wx3J4	\$9,784	18%	\$10,247	17%	\$10,711	16%	\$11,175	16%
x3=x5	\$8,551	16%	\$9,014	15%	\$9,478	15%	\$9,942	14%
cmi 5gx6	\$8,535	16%	\$8,998	15%	\$9,462	15%	\$9,926	14%
wcl 4g5tx6	\$7,046	13%	\$7,509	13%	\$7,973	12%	\$8,437	12%
r8z w5	\$9,565	17%	\$10,028	17%	\$10,492	16%	\$10,956	16%
W[I oZ3J4	\$8,549	16%	\$9,012	15%	\$9,476	15%	\$9,940	14%
vq6LZW4	\$10,548	19%	\$11,011	18%	\$11,475	18%	\$11,939	17%
n9p5	\$7,100	13%	\$7,563	13%	\$8,027	12%	\$8,491	12%
S6h6g6	\$8,200	15%	\$8,663	14%	\$9,127	14%	\$9,591	14%
xshw5g6	\$13,385	24%	\$13,848	23%	\$14,312	22%	\$14,776	21%
ni C/4	\$10,435	19%	\$10,898	18%	\$11,362	17%	\$11,826	17%
w[I o4	\$9,646	18%	\$10,109	17%	\$10,573	16%	\$11,037	16%
wcl w5	\$7,530	14%	\$7,993	13%	\$8,457	13%	\$8,921	13%
r1uD5	\$9,812	18%	\$10,275	17%	\$10,739	17%	\$11,203	16%
f3ZJ4	\$11,238	20%	\$11,701	20%	\$12,165	19%	\$12,629	18%
d3l 6g6	\$9,464	17%	\$9,927	17%	\$10,391	16%	\$10,855	16%
Ni y=4	\$10,752	20%	\$11,215	19%	\$11,679	18%	\$12,143	17%
X1i 6g6	\$8,091	15%	\$8,554	14%	\$9,018	14%	\$9,482	14%
u5tmb04	\$11,914	22%	\$12,377	21%	\$12,841	20%	\$13,305	19%
er6b3Jx6	\$10,764	20%	\$11,227	19%	\$11,691	18%	\$12,155	17%
vq6Oi 6	\$7,300	13%	\$7,763	13%	\$8,227	13%	\$8,691	12%
Ns75	\$7,100	13%	\$7,563	13%	\$8,027	12%	\$8,491	12%
cshw5g6	\$11,039	20%	\$11,502	19%	\$11,966	18%	\$12,430	18%
ni rl x6	\$9,402	17%	\$9,865	16%	\$10,329	16%	\$10,793	15%
bl 3Jx6	\$8,051	15%	\$8,514	14%	\$8,978	14%	\$9,442	13%
trC3Jx6	\$6,896	13%	\$7,359	12%	\$7,823	12%	\$8,287	12%

csp4vi DmA=4 gnsMJti 5 c9I Ntg5 gnEx=0A4:

u{b. rsE W8gs  
grj x3t5tp wcNw/6vt04goEp  
wcNw/3=4 wcNw/6goEpfi  
[gpinto@gov.nu.ca](mailto:gpinto@gov.nu.ca)

scMs5: (867) 975 6200  
hv5g4f5: (867) 975 6524

csp4vi DmA=4 gnsMJti 5 wk4tg5 gnEx=0A4:

u{b. psE Wo2  
wcNw/6goEp4fi  
[gphilip@gov.nu.ca](mailto:gphilip@gov.nu.ca)

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