

,1)250\$7,21 21
81,9(56\$/ 35(&\$87,216 \$1' %/22'%251(3\$7+2*(16

81,9(56\$/ 35(&\$87,216 WHFKQLTXHV XVHG LQ DOO VLWXDWLRQ
SUHVHQW DQG DUH QRW OLPLWHG WR XVH ZLWK LQGLYLGXDO
+,9 RU WKH YLUXV FDXVLQJ +HSDWLWLWV % ,Q WKH VFKRRO V
KDQG ZDVKLQJ XVLQJ JORYHV FDUHIXO WUDVK GLVSRVDO D

+\$1':\$6+,1* &ODVVURRP LQVWUXFWLRQ DERXW SURSHU KDQG
KHDOWK LQVWUXFWLRQ DW DOO JUDGH OHYHOV 6WXGHQWV
OHDVW VHFRQG 6FKHGXOLQJ WLPH IRU VWXGHQWV WR ZD
HQFRXUDJH WKL+DQG DZDZFKLQJ OHV PRKW LP WRUFWOQTXH IRU SUH
WKH VSUHDG RI LQIHFWLRXV GLVHDVH DQG PXVW EH GRQH
%HIRUH GULQNLQJ RU HDWLQJ
%HIRUH KDQGOLQJ FOHDQ HTXLSPHQW RU XWHQVLOV
\$IWHU FRQWDFW ZLWK DQ\ERG\ VHFUHWLRQV
\$IWHU KDQGOLQJ VRLOHG GLDSHUV JDUPHQWV RU HTXL
,PPHGLDWHO\ DIWHU FRPLQJ LQ FRQWDFW ZLWK DQ\RQH
%HIRUH DQG DIWHU DVVLVWLQJ ZLWK IHHGLQJ
\$IWHU DVVLVWLQJ ZLWK WRLOHWLQJ RU GLDSHULQJ
\$IWHU UHPRYLQJ GLVSRVDEOH JORYHV

7HFKQLTXH IRU ZDVKLQJ KDQGV
+DQG ZDVKLQJ IDFLOLWLHV VKRXOG LQFOXGH VRDS UXQQL
:HW KDQGV ZLWK UXQQLQJ ZDWHU
\$SSO\ OLTXLG VRDS DQG ODWKHU ZHOO
:DVK KDQGV XVLQJ D FLUFXODU PRWLRQ DQG IULFWLRQ IRU
EDFN VXUIDFHV RI KDQGV EHWZHHQ ILQJHUV DQG NQXFNO
5LQVH KDQGV ZHOO XQGHU UXQQLQJ ZDWHU
'U\ KDQGV ZHOO ZLWK SDSHU WRZHOV DQG GLVFDUG WRZHO

86,1* */29(6 *ORYHV DUH VWDQGDUG FRPSRQHQWV RI ILUVW D
FDIHHWULDV SOD\JURXQGV FODVVURRPV DQG EXVHV ZKHUH
HPHUUHQFLHV DQG UHJX'LHPL L8...`@WDQG(IV
:KHQ KDQGOLQJ EORRG LQFOXGLQJ PHQVWUXDO
:KHQ FKDQJLQJ VRLOHG RU ZHW GLDSHUV RU FORWKLQJ
:KHQ FOHDQLQJ XS DUHDV FRQWDPLQDWHG ZLWK YRPLW EO

7HFKQLTXH IRU XVLQJ JORYHV
8VH D FOHDQ SDLU RI JORYHV IRU HDFK SXSLO FRQWDFW RU

75\$6+ ',6326\$/7UDVK FDQV OLQHG ZLWK SODVWLF DUH UHTXLU
EORRG RU DQ\ RWKHU ERG\ IOXLG 'DLO\ WKH WUDVK FDQ OL
UHPRYHG DQG D QHZ OLQHU LQVHUWHG 1HHGOHV V\ULQJHV
EH GLVSRVHG E\ WUDLQHG VFKRRO VWDII XWLQJLQJ WKH ,VR

86,1* ',6,1)(&7\$1 ~~76~~ HDFK VFKRRO VLWH DSSURSULDWH DQG (
\$JHQF\ (3\$ DSSURYHG GLVLQIHFWDQWV DUH VXSSOLHG DQG
FRQWDPLQDWHG DUHDV

),567 \$,' ,192/9,1* &35GLYLGXDOV ZLWK UHVSQRVLELOLW\ IRU
LQ WKH FDIHWHULDV RQ WKH SOD\JURXQGV RU RQ VFKRRO E
DQG FHUWLILFDWLRQ &35 LQVWUXFWLRQ LV SURYLGHG E\ OF
DQG WKH \$PHULFDQ +HDUW \$VVRFLDWLRQ ,W LV UHFRPPHQG
FHUWLILFDWLRQ NQRZ RI WKH ORFDWLRQ RI D GHYLFH WKDW
YLFWLP EHLQJ JLYHQ &35 'HYLFHV DUH

9,5\$/ +(3\$7,7,6 :+\$7 ,6 ,7"

+HSDWLWLV LV DQ LQIODPPDWLRQ RI WKH OLYHU &RPPRQ IR
+HSDWLWLVVHSDG ZKHQ SHRSOH SXW IRRG RU REMHFWV FRQW
SHUVRQV LQWR WKHLU PRXWKV
+HSDWLWLVVHSDG E\ FRQWDFW ZLWK LQIHFWHG ERG\ IOXLGV S
VHFUHWLRQV
+HSDWLWLVVHSDG E\ FRQWDFW ZLWK DQ LQIHFWHG
ZLWK DQ LQIHFWHG SHUVRQ
7ZR RWKHU IRUHSRMLYLLWD DUDHQGD(UH

+(3\$7,7,6L% FDXVHG E\ D YLUXV WKDW LV FDUULHG LQ EORRG
SHRSOH FDQ FDUU\ WKH YLUXV LQ WKHLU EORRG IRU \HDUV +
DSSHU LOO \HW WKH\ FDQ LQIHFV RWKHUV

+HSDWLWLV %E\VFROWHDFG ZLWK LQIHFWHG ERG\ IOXLGV SULF
%ORRG
6DOLYD
6H[XDO VHFUHWLRQV
<RX FDQQRW FDWFK +HSDWLWLV % E\ VQHH]LQJ FRXJKLQJ K

<RX FDQ JHW +HSDWLWLV % IURP
6H[ZLWK DQ LQIHFWHG SDUWQH
6KDUHG QHGHQHV RU V\ULQJHV
7DWWRR DQG DFXSXQFWXUH QHGHQHV LI QRW SURSHUO\ V
1HZERUQ LQIDQWV FDQ FDWFK WKH YLUXV IURP WKHLU PRW

7KH V\PSWRPV RI +HSDWLWLV \$ V\PSWR

