

+ L J K & R Q F H Q W U O ' 6 \ T M 1 R Y & R S \ U L J K W

, Q W U R G X F W L R Q

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

% U H D V W F D Q F H U W X P R U F H O O V J H Q H U D O O \ U H W D L Q W K H P R U S K R O R J L F D O D Q C
I X Q F W L R Q D O F K D U D F W H U L V W L F V R I Q R U P D O W L V V X H F H O O V > @ , Q 6 X G D Q E U H
F D Q F H U D Q G F H U Y L F D O F D Q F H U D F F R X Q W I R U D E R X W L Q Z R P H Q 5 R X W L Q H
V F U H H Q L Q J I R U W K H V H F D Q F H U V K D V P D U N H G O \ U H G X F H G W K H P R U W D O L W \ L Q W
G H Y H O R S H G Z R U O G E X W L Q G H Y H O R S L Q J F R X Q W U L H V Z K L F K O D U J H O \ O D F N
V F U H H Q L Q J S U R J U D P V W K H V H W Z R F D Q F H U V U H P D L Q W K H S U L P D U \ F D X V H R I
G H D W K > @ 6 H U X P W X P R U P D U N H U V K D Y H E H H Q Z L G H O \ X V H G D V Q R Q
L Q Y D V L Y H W R R O V I R U P H D V X U L Q J W U H D W P H Q W U H V S R Q V H H D U O \ G L D J Q R V L V R
U H F X U U H Q F H D Q G S U H G L F W L Q J S U R J Q R V L V , Q E U H D V W F D Q F H U W K H P R V W Z L G H

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&OLQLFDQ DVVHVPHQW ZDV FDUULHG RYHU LQ IHPDOH\ IHPDOHV ZHUH KLVWRORJ\ EHDYDLQJ EULGVWUFRFWDLQHG WHU RI WHU LQILOWUDWLQJ FDUFLQRPD /,& UHFHLYLQJ FKHPLFDQ WUHDWPHQW DQG VXUJHU\ 3DWLHQWV ZHUH LQ WKH DJH JURXS RI \HDUV RI DJH DQG ZHUH IHPDOHG RYHU D SHULRG IURP \$SULO WKURXJK -DQXDU\ DW WKH %UHVW &OLQLF DW .KDUWRXP 7HFKQLFDQ +RVSLWDO DQG \$O \$PDO +RVSLWDO

\$OO %UHDVW FDQFHU SDWLHQWV ZHUH VWDJHG DEFUGLQJ WR VWDQGDUG FULW EDVHG RQ GDWD RI 710 FRQFHUQLQJ 3DWLHQWV VXUJHU\ FOLQLFDQ SDWKRORJ\ VXFK DV WXPUR VLJH O\PSK QRGH VWDWXV DQG KLVWRORJLFDO VXFK DV 0HWDVWDVHV DQG 8QLRQ IRU ,QWHUQDWLRQDO &DQFHU &RQWURO 8,&& > @ 'DWD IRU HDFK SDWLHQW ZHUH FROOHFWHG WKURXJK FOLQLFDQ FKDUWV FRWURO JURXS FRQVLVWHG RI KHDOWK\ IHPDOHV VXEMHFWV ZLWK QR KLVWRU RI EUHDVW FDQFHU DJH JURXS \HDUV %ORRG VDP SOHV ZHUH FROOHFWHG IURP SDWLHQWV DQG KHDOWK\ FRWUROV LQ PO JODVV WXEHV ZLWKRXW DGGLWLYH VHUXP ZDV VHSUDWHG E\ FHOULIXJDWLRQ USP PLQ DQG VWRUHG DW r & IRU DQDO\VLV *UDGH RI WXPUR

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*UDGH WKDQ

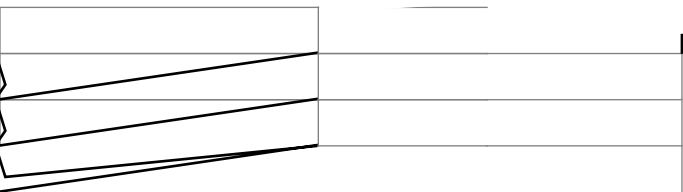
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2XU VWXG\ H[DPLQH IHPDOHV RI WKHVH VHUXP VDP SOHV ZHUH IURP SDWLHQWV RI WKLFDQ WHU RI WHU IHPDOHG DJH ZDV \HDUV UDQJH \$QG VHUXP VDP SOHV IURP KHDOWK\ VXEMHFWV ZLWK QR KLVWRU\ RI EUHDVW FDQFHU WKH PHQ DJH ZDV \HDUV UDQJH &DQFHU DQWLJHQ &\$ WXPUR PDUNHU FRQFHQWUDWLRQV ZDUH VLJQL}FDQW LQ SDWLHQWV ZLWK EUHDVW FDQFHU 7DEOH VHURORJLFDO OHYHOV RI &\$ ZDV s 8 PO LQ EUHDVW FDQFHU SDWLHQWV WHU RI WHU VHUXP OHYHOV LQ QRUPDO FRWUROV ZDV s 8 PO FRQ}GHQFHUHYDO RI WKH GLVHUHQDFHV 3 ZKHQ 7 7HVW SDLUH VDP SOHV VWDWLWVWLFV ZDV XVHEVQR VWDWLWVWLFDOO\ VHSUDWHG VHUXP OHYHOV RI



HDUO\ GLDJQRVLV RI EUHDVW FDQFHU ,Q RXU VWXG\ WKH HOHYDWLRQ RI &\$
VHURORJLFDO OHYHOV ZDV GHWHFWHG EHVQ EUHDVW FDQFHU SDWLHQWV