

# **Saratoga County Economic Opportunity Council, Inc.**



## **Comprehensive Community Needs Assessment 2019**

**Board Adopted 11/26/19**

## Overview: Saratoga County Economic Opportunity Council, Inc.

In 1964, Congress passed the Economic Opportunity Act to begin America's War on Poverty. As a result, a network of Community Action Agencies sprang up all over the country to alleviate the impact of poverty at the local level in order to support people with low incomes to improve the quality of their lives. Community Action Agencies are overseen by a state agency designated by the Office of Community Services of the Administration for Children and Families, U.S. Department of Health and Human Services. ~~es York~~, this state agency is the Department of State, Division of Community Services.

Saratoga County Economic Opportunity Council (EOC) is the designated Community Action Agency for Saratoga County. The EOC became incorporated in 1965, when several disparate groups including a local welfare rights organization and the County Board of Supervisors joined forces. However, the incorporation did not officially launch the EOC into action as a Community Action Agency. By 1973, the EOC was launched with the required tri-partite board membership in place. The EOC is governed by a tripartite board of directors, which truly represents the larger community. At least one third of the membership must be democratically selected representatives of the low income community, onethird local elected officials or their representatives and the remaining membership from major groups and interests in the community.

A snapshot of some of the issues existing are reflected in the resources made available to the community with EOC's participation. From 1973 to 1983, the EOC participated in grassroots community development with the community by identifying needs in communities. Examples of early community action work: 60 Plus Dining Program, organized Meals on Wheels programs in ~~Wade~~ and Mechanicville, provided seed money for Mechanicville's bus program, supported the development of a ~~Bus~~ for the elderly and disabled in Saratoga County, emergency food pantry, emergency fuel assistance, Weatherization, Women Infants and Children Supplemental Food Program (WIC), Lay Advocates, Visually Handicapped Program, Saratoga Craft Program, Adopt- A Grandparent Program and Christmas Basket Program. Other Agencies developed with community partners and EOC resources: Rural Preservation Company and the Shelters of Saratoga. EOC's most recent community action work: Latino Community Advocacy Program in 2005 and assisting in the establishment of the Code Blue Shelter in Saratoga Springs in 2013.

EOC understands the work of Community Action cannot be done alone and all efforts are done in partnership with others. EOC stays connected to the issues in the community through membership in community boards and advisory groups. Key memberships for EOC are the Housing Coalition for Warren, ~~Washington~~ Saratoga County; Regional Head Start; Regional WIC; NYS Weatherization Directors Association; Health Advisory Board; Saratoga Community Health Council; Saratoga County Chamber of Commerce and Southern Saratoga County Chamber of Commerce.

## EOC Program Descriptions

### Community Services:

The Community Services Department is composed of many programs. These programs are funded through the Community Services Block Grant (CSBG), Hunger Prevention and Nutrition Assistance Program (HPNAP) funds, Federal Emergency Management funds (FEMA), and fundraising ~~and~~ donations, community partnerships and volunteer support are also vital to the success of this department. Below is a brief description of the major components of the Community Services Department.

## Crisis Intervention Services:

Crisis intervention is a short-term helping process to address the individual/family's emergency needs. It is not the primary focus of the department but is an essential part of beginning relationships with those in generational poverty. The focus is on the resolution of the immediate problem through the use of personal, social, and environmental resources. An individual/family assessment is developed to determine the nature of the crisis and a formalized service plan is negotiated between the family and the crisis intervention worker.

Some common types of crisis situations we address include:

- x Housing: Pending evictions, Landlord/tenant relations, pending utility shut off, Homelessness
- x Financial: Customers in financial crisis include housing issues, Food, Affordable Daycare (in order to work), Transportation to work or health appointments.
- x Health: Domestic violence, Drug and alcohol, Mental Health and Dental Care

## Latino Community Advocacy Program:

The Latino Community Advocacy Program (LCAP) addresses the special needs of the Spanish-speaking immigrant population in Saratoga County. Activities also promote cultural understanding and recognize the positive contributions of immigrants and long tradition of immigration in our communities. Bilingual staff provides assistance by facilitating communication and access to health, legal, and educational services. The goal of the program is to extend EOC's mission of promoting economic self-sufficiency to immigrants in our community. EOC has had the opportunity to provide ESL classes to other immigrant groups representing a diversity of cultural backgrounds and languages. The agency is developing its capacity to provide robust services to immigrants with primary languages other than Spanish.

Latino Community Advocacy Programming includes:

- x English as a Second Language Classes
- x Interpreters
- x Advocacy and referrals with regard to crisis intervention, medical attention, assistance with taxes, educational programs, and other services in the community
- x Community Education through cultural and social events
- x Financial education

## Food Programs

**Food Pantry:** The pantry is located in Ballston Spa, NY. Every individual and family coming to the pantry will complete an initial intake form and will be assessed for self-sufficiency opportunities. This assessment often refers individuals to EOC programs such as Weatherization, VITA or Head Start and on many occasions referrals to other nonprofits, county offices or faith-based groups are also given. Families receive a minimum 6-day supply of food, which is packed by volunteers. Families and individuals may access the food pantry once a month. The order is appropriate to family size, dietary needs, and cooking facilities. Diapers, healthcare products and pet food are also available through donations for those who demonstrate need.

**Community Lunch Program:** Lunch is served 6 days a week 11:45-1:00 p.m. and from 3:00-4:00 pm on each Sunday. It is open to the general public and the only information collected is the number of meals served each day. Various nonprofits are invited to attend the lunch program to restore individuals attending the lunch site. The Community Lunch program is located in the Presbyterian New England

Congregational Church, 24 Circular St., Saratoga Springs, NY. Free fresh products are often available for individuals to take.

**Rural Food Delivery**This service is a bimonthly delivery of food to customers that are elderly and/or disabled and homebound. Customers to this program are referred by different sources. EOC runs this project in collaboration with volunteers from the Presbyterian New England Congregational Church and the Community Lunch program. Church volunteers make deliveries 2 Sundays per month. An EOC advocate checks the homebound individual to ensure they have a connection to the community through EOC or elsewhere.

**Summer Youth Feeding**This project provides a nutritious lunchtime meal to low-income children during the summer months when there is no school. In collaboration with the Saratoga Springs Housing Authority, bag lunches are disbursed at the Jefferson/Vanderbilt Terrace and Milton, Monday, between July 1 and August 31. This program is supported through the Community Lunch program and is staffed by volunteers. EOC also collaborates with Captain Youth and Family Services on this program.

**Thanksgiving Basket**EOC provides a full Thanksgiving meal to families in need in Saratoga County. Families receive a basket based on family size. Eligibility: Families of two or more, income at or below 125% of poverty level.

**Holiday Meals**A full-prepared holiday dinner is also served at our Community Lunch program on Thanksgiving, and Easter. Home delivery of meals is available. Another meal is supported through a local synagogue for Christmas

### Weatherization Assistance Program:

**Energy Services**EOC was awarded the Weatherization Assistance Program contract in the 1970's and has operated a successful program since its inception. In 1998 EOC was also awarded the Weatherization Assistance Program contract for adjoining Schenectady County, due to our excellent record of program management and the ability to meet and exceed program goals. Weatherization provides energy upgrades and education on energy impacts to a home. On many occasions, weatherization will provide coordinated efforts through local nonprofits and other state/federal energy initiatives to increase the energy reduction impact. EOC weatherization has helped people stay in their homes and increase discretionary dollars in the home by lowering energy costs.

### Individual and Family Development:

**Dress for Work**A partnership with Saratoga Hospital to provide clothing suitable for a work environment to our low-income customers.

### Head Start and Early Head Start:

Head Start and Early Head Start are free federally funded child development programs for low-income pregnant women and children birth to age 5. Saratoga County EOC Head Start serves 434 children and pregnant women throughout Saratoga County. Eligibility is based on family size and the current federal poverty guidelines. Children get ready for kindergarten by learning to get along with others as they develop reading, language, and math skills.

Head Start offers children and their families:

- x Medical, dental, health, developmental and behavioral screenings for all children
- x Nutritious meals and snacks.
- x Disability services for children.
- x Parenting support, adult education workshops, and referrals to community resources.
- x Limited transportation services for parents and children.
- x Volunteer and employment opportunities for parents.
- x Participation in program decision making through volunteer opportunities on Policy Council and Family Committees.

Preschool classrooms and 4 year old children participate in full day NYS Daycare licensed classrooms including integrated classrooms for children with special needs and UPK classrooms for children who will be attending kindergarten in the next year. Seven classrooms are open during the summer.

Toddler Rooms/Toddlers participate in a variety of activities in a safe, nurturing NYS Daycare licensed room.

Home-based services: Parents and children participate in weekly home visits and regularly scheduled group activities called PACT's (Parents and Children Together). Home Visitors work with parents to achieve goals they have set for their children and themselves.

### WIC (Women, Infants, and Children):

The Saratoga County EOC WIC program is committed to promoting healthy food, healthy families, and healthy futures for area residents. Funded and administered through the Department of Health, the WIC program provides eligible families with supplemental foods such as milk, cheese, eggs, cereal, juice, peanut butter (or dried beans), fruits and vegetables, and also formula if the mother chooses not to breastfeed, or chooses to supplement while breastfeeding. WIC participants receive checks (vouchers) for these specific foods that they use at a WIC authorized store.

Additional information can be found at [www.saratogaec.org](http://www.saratogaec.org).

### EOC Mission Statement

EOC is the designated anti-poverty agency for Saratoga County, dedicated to providing and promoting opportunities for individuals and families to achieve self-sufficiency.

### Community Action Accountability

The outcome and performance management framework used by Community Action Agencies throughout the nation is Results Oriented Management and Accountability (ROMA). ROMA is designed to preserve the anti-poverty focus of community action. The use of ROMA in both the development of the community action plan and as part of a systematic process for tracking progress over time increases the effectiveness of the dollars being received by CAA's; to reduce poverty in the communities they serve. The EOC Community Services department has identified the Community Services Block Grant work plan as the footprint for the community action plan.

As a designated Community Action Agency (CAA) anti-poverty agency, EOC is required to develop a comprehensive needs assessment for those in poverty in the county served. The assessment is used to

strengthen programming and support solutions in the community at a larger level. Needs are identified by engaging those in poverty, community partners, current events and relative reports.

## General Overview of Saratoga County

Saratoga, a suburban county, is comprised of many villages and small cities. These include the: Village of Ballston Spa, Town of Ballston, Town of Charlton, Town of Clifton Park, Town of Corinth, Village of Corinth, Town of Day, Town of Edinburg, Town of Galway, Village of Galway, Town of Greenfield, Town of Hadley, Town of Halfmoon, Town of Malta, Village of Round Lake, City of Mechanicville, Town of Milton, Town of Moreau, Village of South Glens Falls, Town of Northumberland, Town of Providence, Town of Saratoga, Village of Schuylerville, Village of Victory Mills, City of Saratoga Springs, and the Town of Stillwater.

The northwestern region of the county is relatively isolated from the rest because of the mountainous terrain of the southern Adirondack Mountains. This region includes the towns of Hadley, Day, Edinburg and Corinth. These, along with the northeastern communities of Moreau and South Glens Falls, tend to relate to the City of Glens Falls in Warren County as opposed to Saratoga Springs or Ballston Spa. The central region includes Providence, Greenfield, Wilton, Northumberland, Galway, Milton, Ballston Spa, Saratoga, Saratoga Springs and Schuylerville. The southern region includes Malta, Stillwater, Round Lake, Clifton Park, Mechanicville, Half-moon, Waterford and parts of Charlton and Ballston. This southern part of the county is considered the suburbs of the tricities, Albany, Schenectady and Troy, where many county residents are employed and seek medical and other services. Ballston Spa is "the county-seat" and home to government and social service offices.

Saratoga County is an attractive place to live for individuals and families. The Northway offers easy commuter access to Albany, Clifton Park and other destinations. Tax rates are lower than surrounding counties, the many public school districts and area colleges are of high quality. There is a mix of urban and rural communities within minutes of each other.

The name Saratoga has origins from an Indian word-“saka” or Sarakogogue”,means “the hill beside the river”. Prehistoric Native Americans used the lands of Saratoga County as hunting and fishing grounds. In 1777, during the American Revolution, General Gates defeated British forces, under General Burgoyne, at the Battles of Saratoga. Saratoga County was also a gateway for the westward migration of many settlers, as the Mohawk River provided a natural passageway through the Appalachian Mountains. Both the historic Champlain Canal, located on the Hudson River, and the Erie Canal on the Mohawk River, were operated in this county. Saratoga County is rich in both history and natural beauty, famous for revolutionary war sites, horseracing, natural springs and Victorian architecture. Summer is an exciting time in Saratoga County. Tourists flock to visit Lake George, the famous Saratoga Race Track and Raceway, Saratoga Performing Arts Center (SPAC) and the Adirondack Mountains. The influx of tourism is an economic stimulus for the County during the summer months.

## KEY FINDINGS

### Poverty, Cost of Living & Economic Security

While the federal poverty level provides a measure of the lowest income individuals and families nationally and locally, its significance varies relative to regional cost of living. New York State is among the top 10 most expensive states to live in, and the cost of living varies within the state by region and municipality. While the federal poverty rate for Saratoga County is one of the lowest in the state at 7% (compared to the state average of 14%), relying solely on this statistic as a measure of economic well-being is misleading. Data based on federal poverty level illuminates who is living at or below one of the lowest economic indicators, however, placing the poverty level within the context of regional cost of living illustrates a larger picture of who is facing economic instability in our communities and the challenges to overcoming poverty and economic hardship.

The 2019 Federal Poverty threshold for a family of four is an income of \$25,750 annually (\$2,146 monthly) or for a single adult \$12,490 (\$1,041 monthly). By comparison, the MIT Living Wage and United Way ALICE Report identify a basic household survival budget for a family of four in Saratoga County as \$72,360 annually (\$6,030 monthly) or for a single adult \$23,688 annually (\$1,974 monthly). The basic household survival budget is determined using the thriftiest of standards and accounts for regionally adjusted cost of living for expenses including housing, childcare, food, transportation, health care, technology, and taxes. The two metrics demonstrate a wide divide between poverty and the threshold for the most basic economic stability. For a family of four this means bridging a gap of \$46,610 annually.

The federal poverty rate for Saratoga County is 7%, however the United Way combined ALICE and poverty rate for Saratoga County is 21%. ALICE stands for Asset Limited Income Constrained Employed. ALICE households have income above the poverty threshold, but below a basic survival budget. 2016 point in time data shows that 19,677 households in Saratoga County fall below the basic survival budget threshold and in some areas of the county the combined ALICE and Poverty rates include more than half of the households (Corinth 55%, Mechanicville 53%, South Glens Falls 51%).

ALICE families often do not qualify for federal anti-poverty supports, are working, however in jobs with wages insufficient to meet their household needs. While economic gains have been made in recent years, particularly in Saratoga County with the unemployment rate of 3.3%, wages have lagged. In New York State, only three of the top 20 occupations paid a wage sufficient to support a family of four at a basic survival level. 2016 median hourly wages for many common jobs like a retail salespersons (\$10.72), janitors and cleaners (\$13.99), cashiers (\$9.68), teacher assistants (\$13.72) and laborers and movers (\$12.59), simply do not pay enough for many families to make ends meet.

### Transportation, Affordable Housing and Opportunity Access

Access to opportunities in employment, education and support services for economic stability and growth are compounded by transportation barriers, lack of and location of affordable housing. A look at the geography of Saratoga County reveals a suburban/rural region, with primary economic development, public transportation and human services locations along the I-87 corridor. Communities further from these

<sup>1</sup> See Appendix A

<sup>2</sup> See Appendix B

<sup>3</sup> See Saratoga County Data Report (25/44)

<sup>4</sup> See Appendix B and Bureau of Labor Statistics, Occupational Employment Statistics and Wage Survey – Industries combines, 2010 and 2016.



locations of development and resource density demonstrate higher combined ALICE and Poverty levels (Corinth 55%, Mechanicville 53%, South Glens Falls 51%, Daytona 47%) suggest structural causes and barriers for higher rates of poverty and ALICE households. Although located further from employment and resources, housing is often more affordable. The median home price in the Town of Corinth is \$155,300 compared to \$351,200 in Saratoga Springs. While housing is more affordable for many families in these communities, transportation becomes a primary barrier. 63.2% of working adults commute alone in a personal vehicle in Saratoga County, compared to only .8% who take public transportation and 2.1% who walk or bike.<sup>6</sup> A personal vehicle is essential for access to opportunity; however, for a family with limited income, the cost of fuel and car ownership can be prohibitive. Both service providers and low-income individuals in surveys and focus groups have consistently identified transportation as a primary barrier and challenge for low-income households.

## Vulnerable Populations

### Single Parent Households

Census data reveals that certain populations in Saratoga County face higher rates of poverty, particularly female-headed single parent households. Saratoga County's household poverty rate is estimated at 4.3%, however of households falling below the poverty threshold 35.8% are married couple households, 11.6% are male single parent households and more than half, 52.6% are female single parent households.<sup>7</sup> For more than half of households living in poverty, headed by a single female parent, challenges are compounded by access to opportunity and living wage threshold. For a family of three, (one single parent and two children) a working adult must earn \$36.77 an hour from full-time employment to achieve a living wage, affording a basic survival level in Saratoga County.

### Children

The poverty rate among children aged 17 in Saratoga County is 7.9% and represents a .3% decrease between 2000 and 2017. The child poverty rate for children under the age of 5 is 8.8% representing approximately 1,033 children. Among children aged 5-17 years, the poverty rate among Hispanic children is 12.4% compared to 7.4% for non-Hispanic children. The poverty rate among Black and African American children is 27.61% and 18.58% for children identifying as Multiple Races, compared to only 6.93% for non-Hispanic White children. It should be noted that while rates of poverty for minority children are higher in Saratoga County, the absolute number of children in poverty is greatest among non-Hispanic White children.<sup>8</sup>

The rate of children eligible for the free and reduced lunch school program in Saratoga County has increased from 16.44% in 2010 to 22.91% in 2017.<sup>10</sup>

Early childhood education and the availability of affordable daycare services continues to be a primary challenge, particularly in more rural areas of the county. In addition, the need for preschool disability services has remained steady in recent years. The New York Department of Education reports that 476 preschool children received disability services in 2017. School data shows that learning disabilities

<sup>5</sup> See Appendix B

<sup>6</sup> See Saratoga County Data Report (28/44).

<sup>7</sup> See Saratoga County Data Report (12/44).

<sup>8</sup> MIT Living Wage Calculator, Saratoga County.

<sup>9</sup> See Saratoga County Data Report (13/44).

<sup>10</sup> See Saratoga County Data Report (39/44)

<sup>11</sup> See Appendix G

health impairments and autism have the highest prevalence in Saratoga County school districts.<sup>13</sup>

### Immigrants and People of Color

Saratoga County is predominately White, with the White population accounting for 93.6% of the total population. Black and African Americans, Asian and Multiple Races represent 1.7%, 2.8% and 1.6% respectively. The rates of poverty of these minority categories, however, are disproportional to their share of the overall population (17.37% among Black and African Americans, 4.13% among Asians, 20.6% among Multiple Races or Other category and 6.33% among Whites).

The estimated foreign born population in Saratoga County is 12,012. Approximately 50% of which are Naturalized U.S. Citizens and 50% are Non-Citizens. 17.5% of Naturalized Foreign born “speak English less than well” and 31.2% non-U.S. Citizen Foreign born report speaking “English less than well”. The employment rate is 62.6% among foreign born individuals ages 16 and over compared to 67.4% among native born. The rate of poverty among foreign born U.S. citizens is only 4.5% compared to 13.5% among citizens and the utilization of SNAP benefits among Foreign born both Naturalized and Non-U.S. citizens is lower than Native counterparts (4.5%, 1.8% and 8.1% respectively). Agency survey data reveals language barriers and transportation as two primary challenges for immigrant households in Saratoga County.

### Key Conclusions and Further Investigation

A resource inventory updated annually by Saratoga County EOC catalogs more than 250 agencies providing services to residents of Saratoga County across a continuum including, healthcare, childcare, housing, education, employment, domestic violence, transportation, substance abuse, food and nutrition. The county is rich in resources for households in need. The extent to which services are accessible to households falling below the threshold for a basic survival budget, particularly in areas where transportation and ALICE poverty levels are higher, should be a primary consideration for service providers and community leaders. Furthermore, agencies and community leaders should consider how to coordinate services in order to leverage available resources along a continuum that supports economic mobility and a path to overcoming the divide between current household incomes and meeting a basic household budget.

Areas identified for further investigation are needs of vulnerable populations in Saratoga County and capacity building possibilities to help improve or develop services to address challenges and provide support. Given the geographic and economic diversity of the county, detailed neighborhood level research and capacity building initiatives could provide more useful insight into the population specific and community designed approaches to anti-poverty measures and economic mobility.

Lastly, while economic mobility and cost of living consideration is key for efforts focused on poverty alleviation and supporting low income families toward economic self-sufficiency, it should be recognized that labor market demand for jobs providing less than a living wage results in persistent poverty and households that earn below a basic survival threshold. This underscores the importance of strong programs and support for families that fill sub living wage labor market demands and that play a critical role in our local economy, as well as the economic well-being of the region and our communities.

<sup>12</sup> See Appendices E and F

<sup>13</sup> See Saratoga County Data Report (10/14 and 10/44).

<sup>14</sup> American Community Survey 2017-18 estimate, Selected Characteristics of Foreign Born Population.

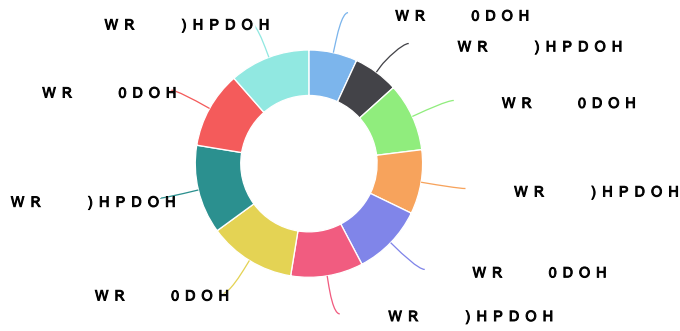
<sup>15</sup> Interagency Directory, www.saratogaec.org





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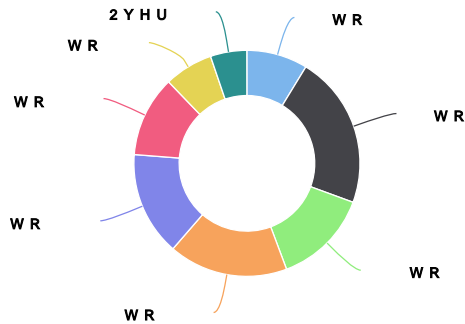


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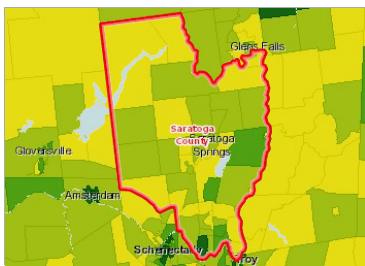


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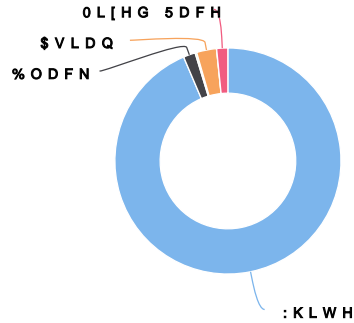
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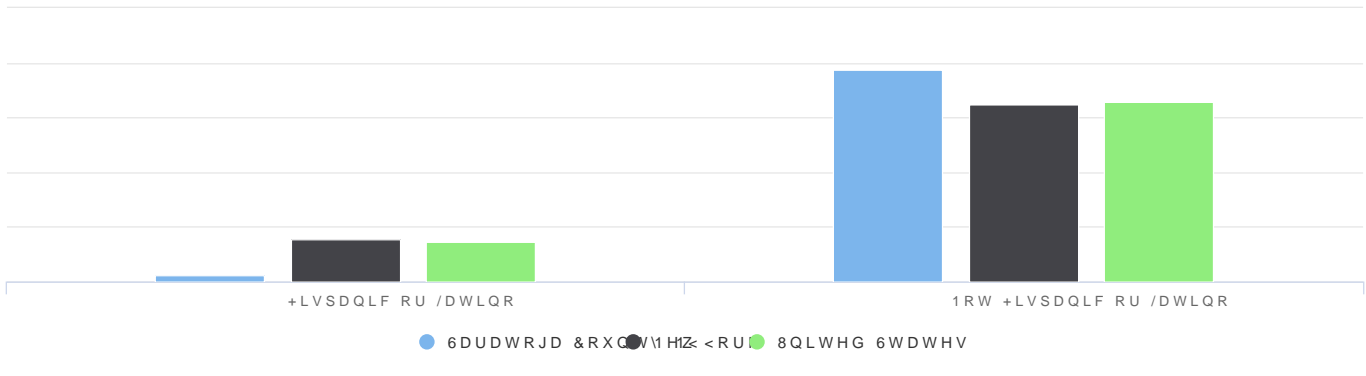
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h v] š} ^ š} š} •	ĩ ğ U ĩ ğ ĩ U ğ ğ ğ	ĩ ĩ ğ U ğ ĩ ĩ U ĩ ğ	ĩ ğ X ĩ ğ 9	ğ ĩ X ğ ĩ	ğ ĩ X ğ ĩ

(WKQLFLW\ 'HPRJUDSKLFV 0DOH



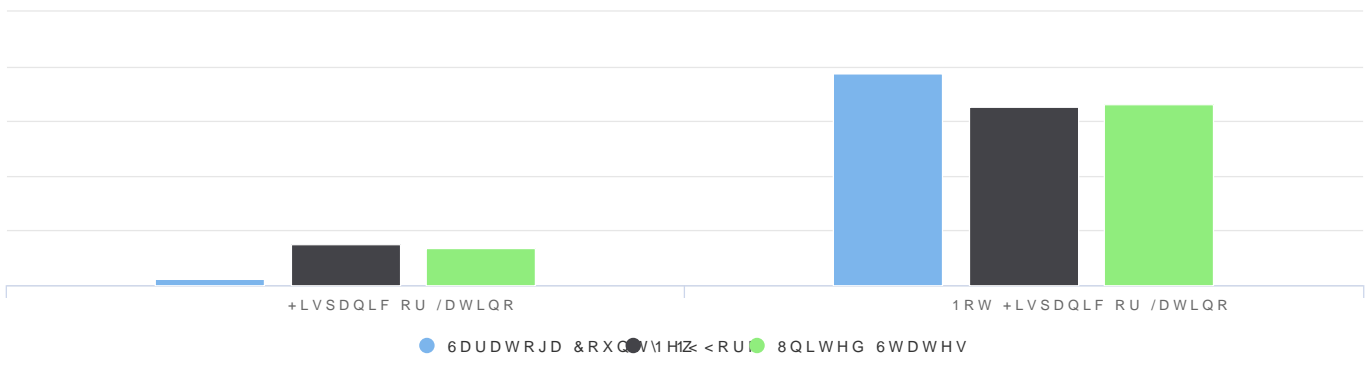
Z u}PŒ %Z] • r & u o

Z %}Œš Œ	tZ]š & u o	o l & u o	u Œ] v /v ] v & u o	•] v & u o	E š]À , Á ]] v & u o	D]Æ Z & u o
^ Œ š}P }μvšÇU Ez	ííóUííð	íUðíí	ííñ	íUíñí	ñí	íUñó
E Á z}ŒI	òUððòUííí	íUòòòUíðó	íðUóíð	òðòUðíó	ðUíóó	ííUóó
hv]š ^š š •	ííóUñíðUóðòííUíííUíóí	íUííðUóðòòUíííUíðó	íðòUíðí	ñUíñíU		

šZv] ]šÇ u}PŒ %Z] • r & u o

Z %}Œš Œ	d}š o & u o • ,]•%b}š]o l& u o • E}š ,]W%ŒEv] vš & u o • ,]W%ŒEv] vš & u o • E}š > š]v}	d}š o l& u o • E}š ,]W%ŒEv] vš & u o • ,]W%ŒEv] vš & u o • E}š > š]v}	d}š o l& u o • E}š ,]W%ŒEv] vš & u o • ,]W%ŒEv] vš & u o • E}š > š]v}	d}š o l& u o • E}š ,]W%ŒEv] vš & u o • ,]W%ŒEv] vš & u o • E}š > š]v}
^ Œ š}P }μvšÇU Ez	íUííð	íííUííí	íXð9	ðóXí
E Á z}ŒI	íUòòòUðóð	òUííòUòðí	íðXñí9	òíXðó
hv]š ^š š •	íóUððòUðíó	ííñUííðUóíó	íóXíñ9	òíXðí

(WKQLFLW\ 'HPRJUDSKLFV )HPDOH



s š Œ v•U P v ' v Œ u}PŒ %Z] •

s š Œ v•U P v ' v Œ u}PŒ %Z] • •Z}Á šZ vμu Œ }( À š Œ v• o]À]vF  
 }uμv]šÇ ^μŒÀ Ç ~ ^•U òXíð9 } ( šZ μoš %} %μo š]v ]v šZ Œ %}Œš  
 À Œ P } ( óXòð9X





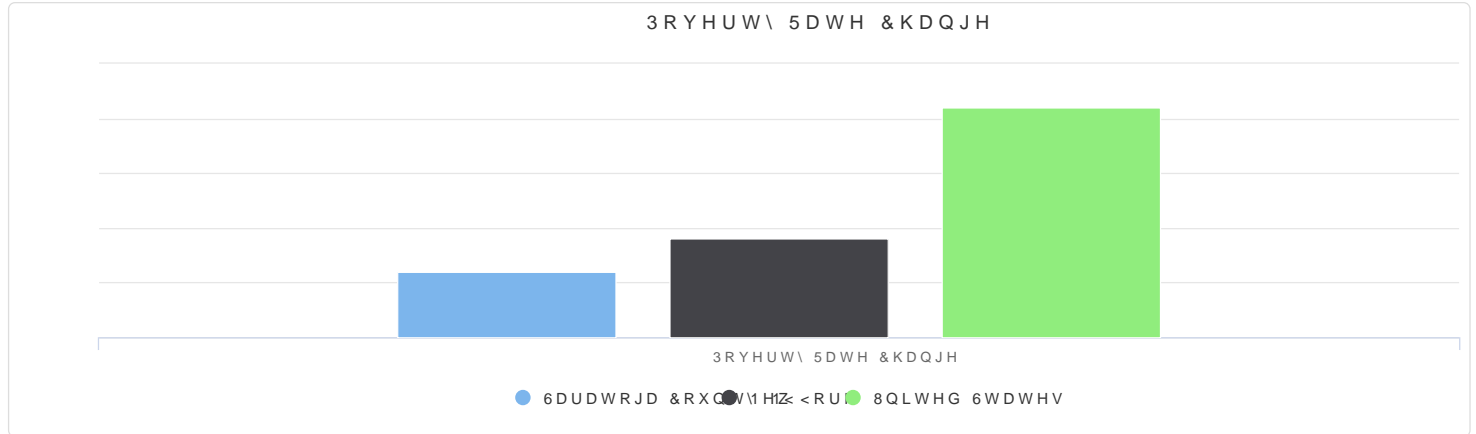




“ s] Á o ĆP Ć u %”

W}‰μo š}v o}Á šZ W}Ā Ć Ć Ć}μvšĆU Ā /W

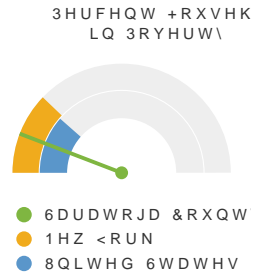
- hv Ć ĭi9
- ĭiXĭ9 r ĭò9
- ĭòXĭ9 r ĭĭ9
- ĭiXĭ9 r ĭi9
- KĀ Ć ĭi9
- Ā Ć š}P }μvšĆU Ez



,}μ• Z}o • ]v W}Ā Ć šĆ

dZ vμu Ć v % Ć v š P } ( Z}μ• Z}o • ]v %}Ā Ć šĆ Ć • Z}Ā v ]v šZ Ć ‘  
òUññđ Z}μ• Z}o • U }Ć ó9U o]Ā]vP ]v %}Ā Ć šĆ Ā]šZ]v šZ Ć %}Ć š Ć X

Z %}Ć š Ć	d}š o ,}μ• Z}o •	,}μ• Z}o • ]v W}Ā Ć šĆ	W Ć v š ,}μ• Z}o ]v W}Ā Ć šĆ
Ā Ć š}P }μvšĆU Ez	òĭUĭò	òUññđ	ó9
E Ā z}ĆI	óUĭĭUóĭ ĭUĭòĭUòóĭ		ĭòXò9
hv]š Ā š š •	ĭĭòUòĭñUòĭĭ ĭòUĭòĭUĭĭò		ĭiXò9



E}š W dZ]• ]v ] š}Ć ]•š}š}‰ Ā Ć Ć }XZ  
š Ā}μĆ W h Ā v μ Ć Ć }μU μ v ] šĆ ĭ ĭ ĭ Ā X Ć }μĆ P }PĆ %ZĆ W }μvšĆ



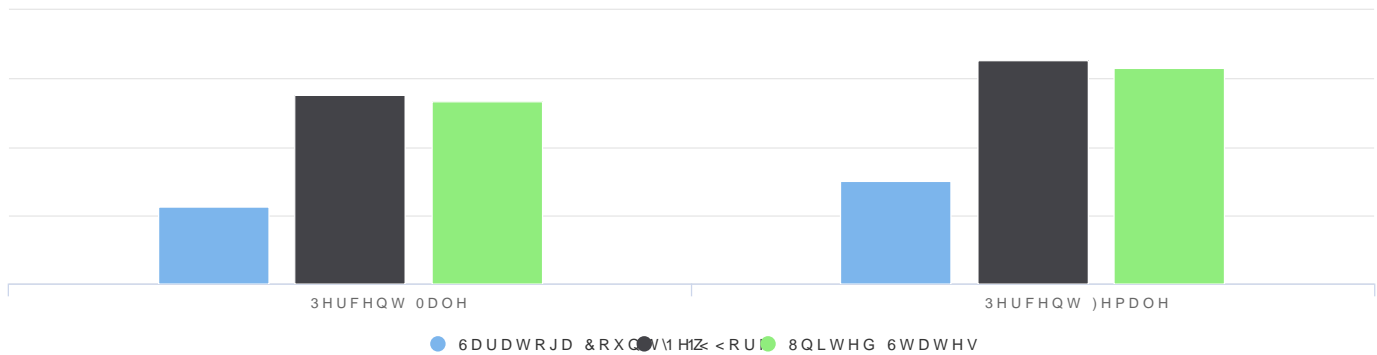
“ s] Á o ĆP Ć u %”

,}μ• Z}o • >]Ā]vP o}Á šZ W}Ā Ć šĆ > šĀU o ĭ ĭ ĭ ĭ ĭ ó

- KĀ Ć ĭiXĭ9
- ĭñXĭ r ĭiXĭ9
- ĭiXĭ r ĭñXĭ9
- hv Ć ĭiXĭ9
- E} š }Ć š Ā μ % % Ć ••
- Ā Ć š}P }μvšĆU Ez



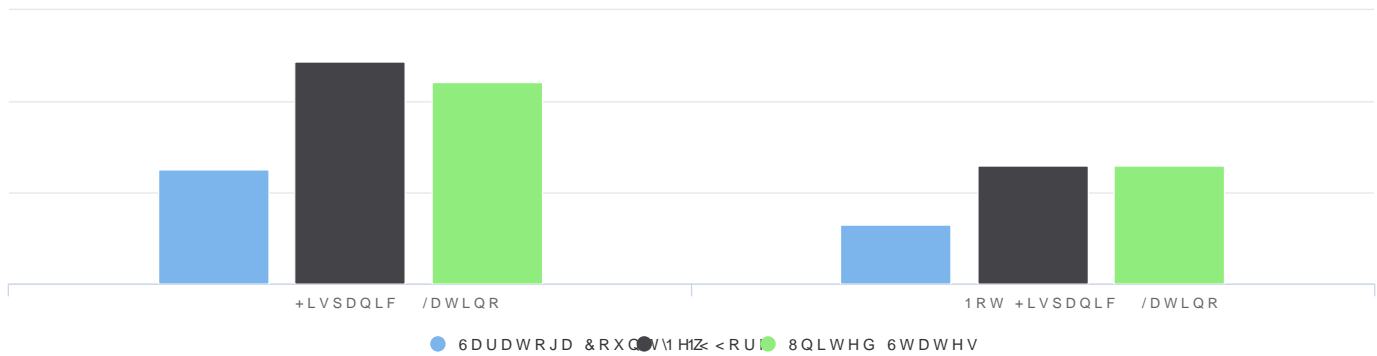
3RSXODWLRQ LQ 3RYHUW\ E\ \*HQGHU



W}‰μo š}}v ]v W}À œšç ç šZv] ]šç o}v

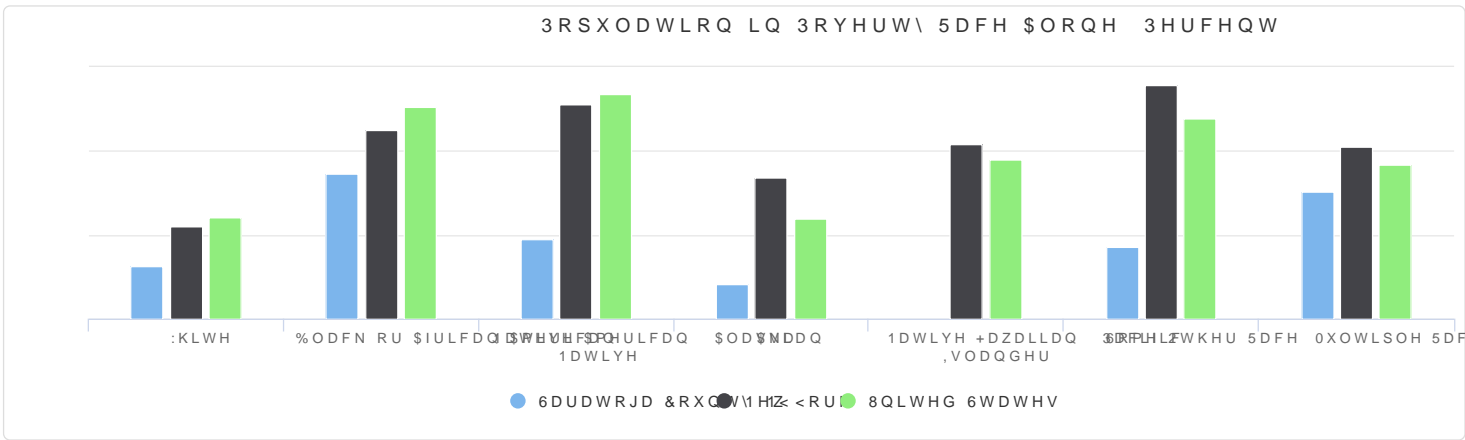
Z }‰œš	œ d}š o ,]•‰ v]	l d}š]œ}E}š ,]•‰ v]	W>œš]w}š ,]•‰ v]	W>œš]w}š E}š ,]•‰ v]
^ œ š}P }μvšçU Ez	ô í í	í ü ô ó ì	í î X ñ ð 9	ò X ð í
E Á z}œI	ô ô ô U í î ô	í U í î ô U í ô ï	í ð X ð 9	í î X ô í
hv]š ^š š •	í î U î ô ô U ð ñ î	í î U í ô ì U ô ô ï	í î X í ñ 9	í î X ô ô

3RSXODWLRQ LQ 3RYHUW\ E\ (WKQLFLW\ \$ORQH



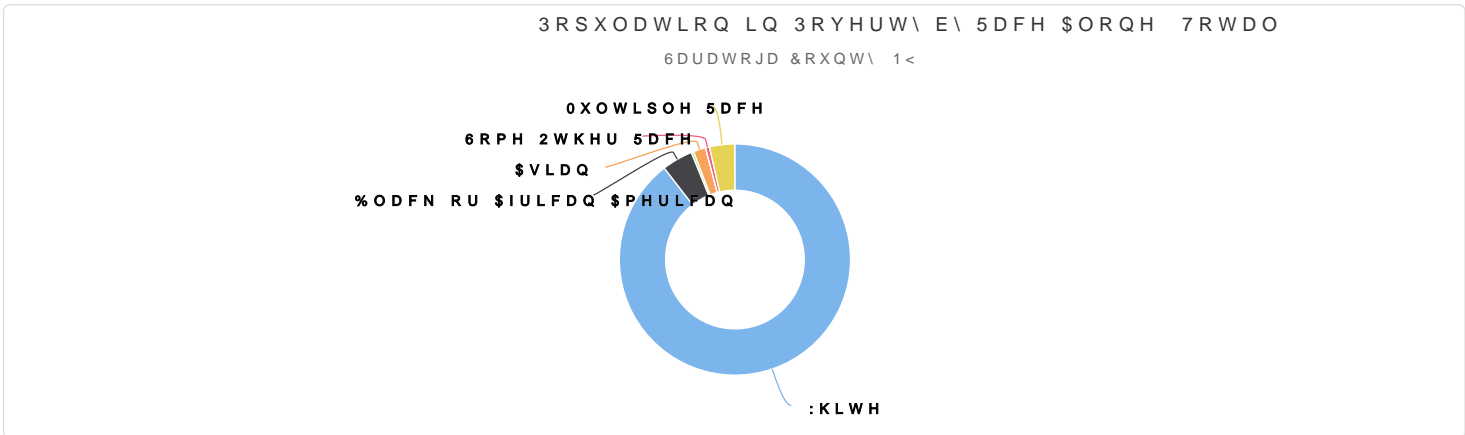
W}‰μo š}}v ]v W}À œšç Z o}v U W œ v š

Z }‰œš	œZ]š	o l }œ (œJE š]À u œ] v l o •l E š]À , Á ]] v l W}u]([KšZ œμo š]%	u œ] v E š]À	•] v /•o v œ	Z	Z
^ œ š}P Ez	}μvšçU	í ó X í ó 9	ô X ð ñ 9	í X í 9	ì 9	ô X ñ í 9 í ñ X í í
E Á z}œI	í î X ô ô 9	í î X ô ô 9	í ñ X ñ ð 9	í X ô ô 9	í î X ô ô 9	í ó X ô í 9 í î X ô ô
hv]š ^š š •	í î X í ñ 9	í ñ X í ô 9	í ð X ó ð 9	í ô X í 9	í î X ô ñ 9	í ô X ô ï



W}‰μo š}}v ]v W}À œšç ç z o}v U d}š o

Z }‰μo}œš	œtZ}š	o i }œ (œš ç}À u œ] v i o }v	E š}À , Á ]] v i W}u ](šZ œμoš]%
^ œ š}P }μvšçU Ez	ííUíðñ	òïð	ðò îñð
E Á z}œI	íUíñíUóíð	òóíUóóí	íðUíòðóíUñòí
hv]š ^š šíœUòíóUíñò	òUóíóUííð	òóíUííWíííUííó	íðUóðœUòíóUííðííU



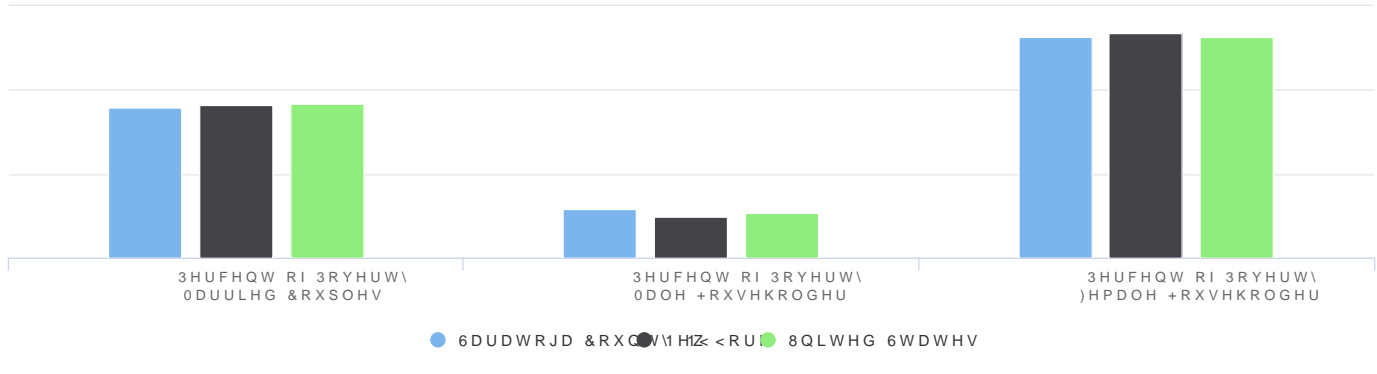
& u]o] • ]v W}À œšç ç & u]oç dç%

dZ vμu œ }( ( u]o] • ]v }‰μo}À œšç ç šç‰œ • Z}Áv ]v šZ œ }‰μo}œš œ œ }‰μo}œš œ U šZ œ Á œ íUòñí ( u]o] • o]À]vP ]v }‰μo}À œšçX

Z }‰μo}œš	œ d}š o & u]o] •	& u]o] • ]v W}À œšç ç }‰μo}œš	& u]o] • ]v W}À œšç ç }‰μo}œš	& u]o] • ]v W}À œšç ç }‰μo}œš	& u]o] • ]v W}À œšç ç }‰μo}œš
^ œ š}P }μvšçU Ez	òíUííí	íUòñí	ððð	ííó	íUíð
E Á z}œI	ðUòííUííí	ñíðUòðð	íóíUíññ	ñíUóóíð	íðíUò
hv]š ^š š •	òóUíðóUóíí	òUíñíUíðò	íUíííUñòí	òóíUóðò	ðUíðòí

š ^}μœ W h^ v•μœμœ μUuμv]šç ííííœÁX^}μœ P }Pœ }‰μo}œš }μvšç

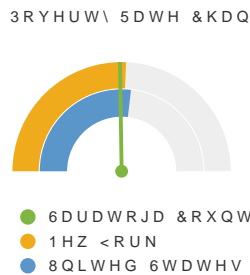




W}À ŒšÇ Z š Z vP ~ P ìrió•

dZ %}À ŒšÇ Œ š Z vP (}Œ oo Z]o Œ v ]v šZ Œ %}Œš Œ (Œ}u ììì  
 šZ %}À ŒšÇ Œ š (}Œ šZ Œ Œ • Ç riXî9U }u% Œ š} v š}}v o

Z %}Œš Œ	W}À ŒšÇ P ìrió ììì	Œ}À ŒšÇ P ìrió ììì	Z}À ŒšÇ P ìrió ììíó	Œ}À ŒšÇ P ìrió ììíó	Z]Œ( Œ v ]v Z P ìrió ììì r ììíó
^ Œ š}P }µvšÇU EzđUiđ	ôXî9	îUòòó	óXö9	riXî9	
E Á z}ŒI	íUóðòUióí	íôXî9	íUòìđUòòì	íôXö9	ìXö9
hv]š ^š š •	ïđUóñóUióđ	íòXî9	điUiñđUiîî	íôXö9	îXî9



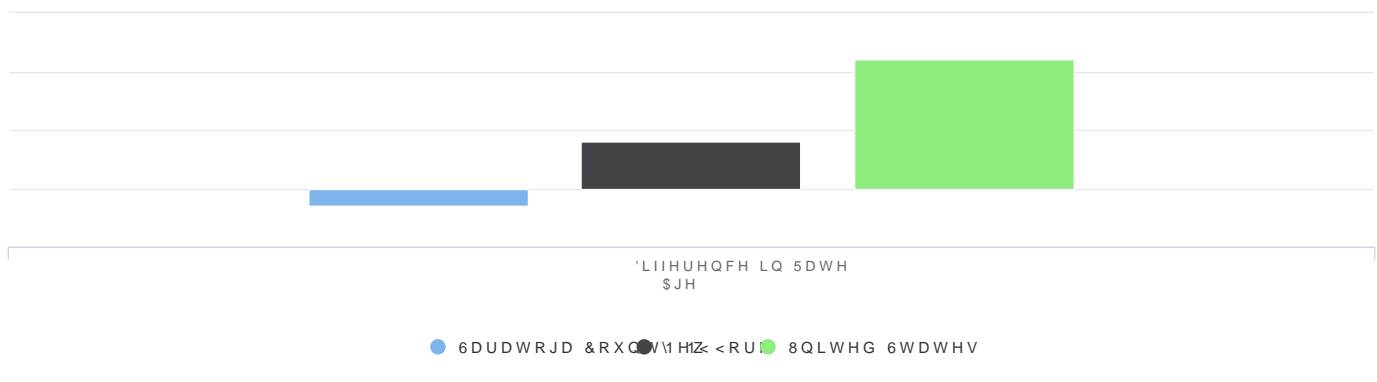
E}š W dZ]• ]v ] š}Œ ]••š}š% ŒŒŒ }XZ  
 š ^}µŒ W h^ v•µ•oµŒŒ µUv }u ~ W}AXŒšÇX ^šµŒš •P }PŒ %ZÇW }µvšÇ



“ s] Á o ŒP Œ u %”

W}%µo š}}v o}Á šZ W}À ŒšÇ > W ŒŒ Œ}c  
 }µvšÇU ^ /W ììó

- hv Œ íđ9
- íđXî9 r íô9
- íôXî9 r îî9
- îîXî9 r îî9
- KÀ Œ îî9
- ^ Œ š}P }µvšÇU Ez

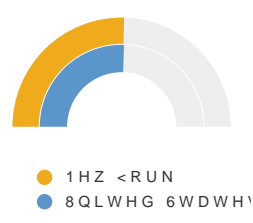


W}À ŒšÇ Z š Z vP ~ P ìrð•

dZ %}À ŒšÇ Œ š Z vP (}Œ oo Z]o Œ v ~ P ì r ð• ]v šZ Œ %}Œš Œ  
 μŒ μ-• ^u oo Œ /v }u v W}À ŒšÇ •š]u š • }voÇ o μo š • %}ÀdŒš  
 v š]}v o %}À ŒšÇ Œ š Z vP (}Œ šZ]• P PŒ}μ%o ]v Œ • Ç íXñ9 }À Œ

Z %}Œš Œ	W}À ŒšÇ P ìrð	W}À ŒšÇ P ìrð	ZW}À ŒšÇ P ìrð	W}À ŒšÇ P ìrð	Z }(( Œ v ]v Z P ìrð
^ Œ š}P }μvšÇ E}Ezš	îîîî	îîîî	îîíó	îîíó	îîîî r îîíó
E Á z}ŒI	îðîUñðî	îî9	îðîUíðð	îíXî9	íXî9
hv]š ^š š •	óUíòòUíðñ	íðXó9	óUôðñUõïò	îíXî9	íXñ9

3RYHUW\ 5DWH &KDC



E)š W dZ]• ]v ] š}Œ ]•š}š% ŒŒŒ P) XZ  
 š ^}μŒ W h^ v•μ•o qŒŒ μUv }u ~ W}ÀŒŒšÇ X Œš}μŒŒŒ •P }PŒ %ZÇW ^š š

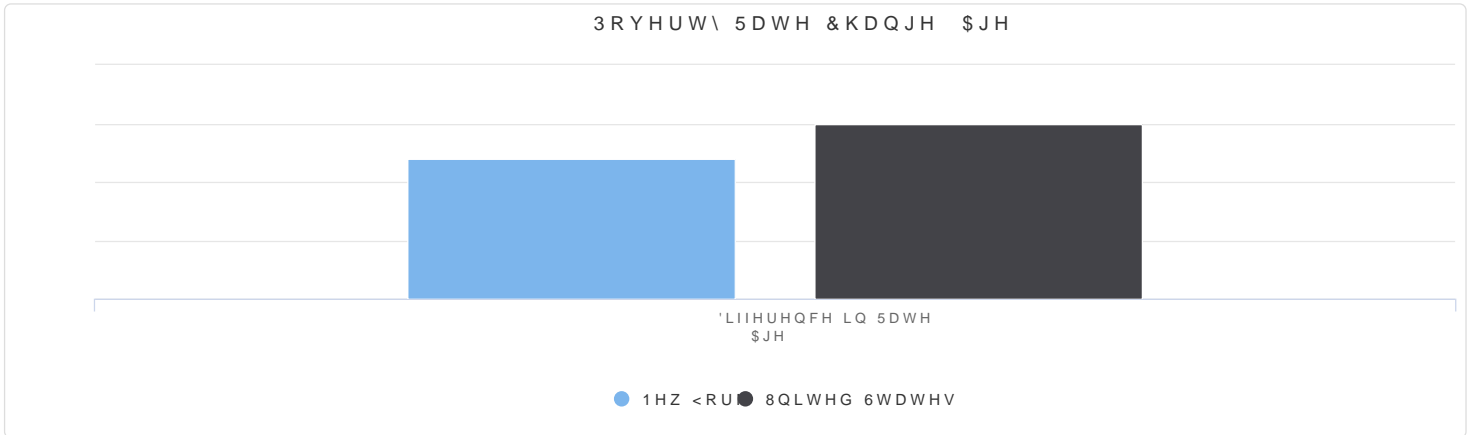


“ s] Á o ŒP Œ u %”

W}%μo š]}v o}Á šZ W}À ŒšÇ >WÀ ŒU Ç]c  
 ^š š U ^ /W îîíó

- hv Œ íð9
- íðXîí9 r íó9
- íóXîí9 r íí9
- îíXîí9 r îò9
- KÀ Œ îò9
- ^ Œ š}P }μvšÇU Ez

3RYHUW\ 5DWH &KDQJH \$JH

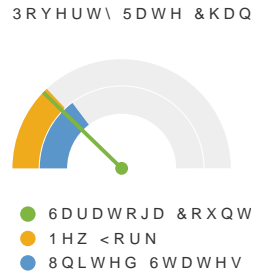


W}À ŒšÇ Z š Z vP ~ P ñríó•

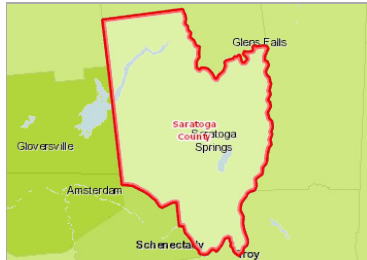
dZ %}À ŒšÇ Œ š Z vP (}Œ oo Z]o Œ v ]v šZ Œ %}Œš Œ (Œ}u îîîî  
 šZ %}À ŒšÇ Œ š (}Œ šZ Œ Œ • Ç rìXî9U }u% Œ š } v š]}v o



Z %}CEš CE	W}À CEšÇ W}À CEšÇ Z W}À CEšÇ W}À CEšÇ Z ]( CE v ]v Z
P ñríó P ñríó P ñríó P ñríó P ñríó	íiii íiii íííó íííó íiii r íííó
^ CE š}P }µvšÇU Ez	íUóóó óXó9 íUñíí óXó9 ríXí9
E Á z}CEI	íUíííUóóí íóXí9 íUííóUííí íóXó9 íXó9
hv]š ^š š •	ííUòíòUóóò íóXó9íóUííñóUóóò íóXí9 íXó9



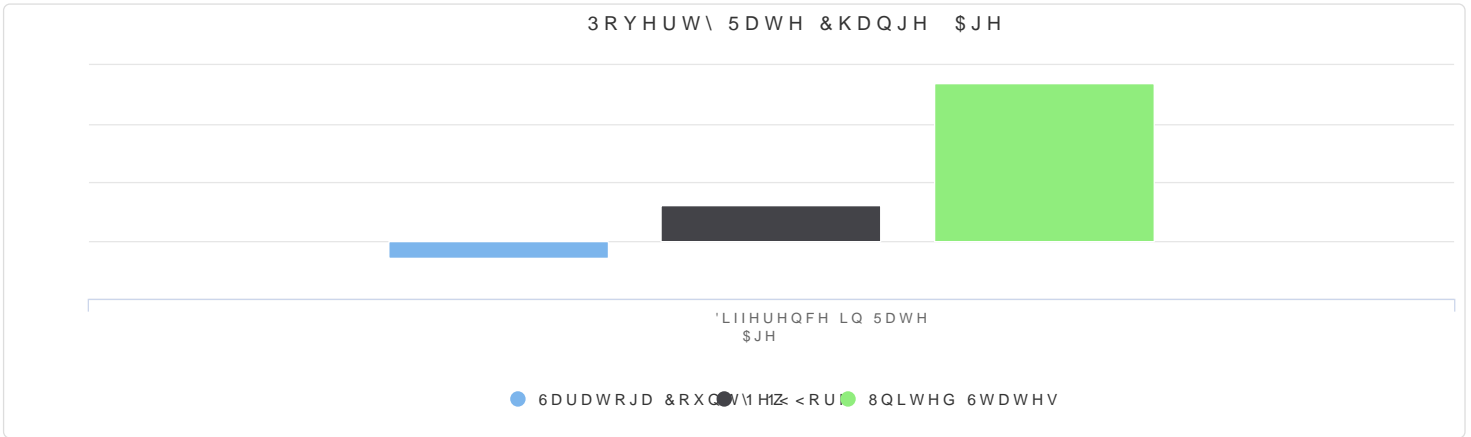
E)š W dZ]• ]v ] š}CE ]•š}š% ĀCE P) XZ  
š ^)µCE W h^ v•µ•oµCE µUv }u ~ W)AX CEšÇX ^š}µCEš •P }PCE %ZÇW }µvšÇ



“ s] Á o CEP CE u %”

W}%µo š}}v o}Á šZ W}À CEšÇ > W ŒU Œ]c  
}µvšÇU ^ /W ííó

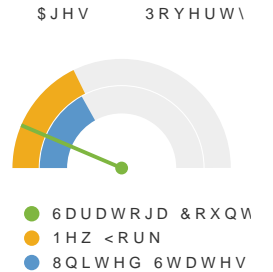
- hv CE íí9
- ííXí9 r íó9
- íóXí9 r íí9
- ííXí9 r íó9
- KĀ CE íó9
- ^ CE š}P }µvšÇU Ez



Z]o W}À CEšÇ Z š ~ ^• P • írío

W}%µo š}}v v %}À CEšÇ •š}u š • (}CE Z]o CE v P írío CE •Z}Áv (}CE šZ  
^µCEĀ Ç ñ Ç CE š U v Ā CE P )( óXó9 % CE v š }( Z]o CE v o]Ā ]vZ •š  
%}À CEšÇ CE š (}CE Z]o CE v o]Ā]vP ]v šZ CE %}CEš CE ]• o •• šZ v šZ

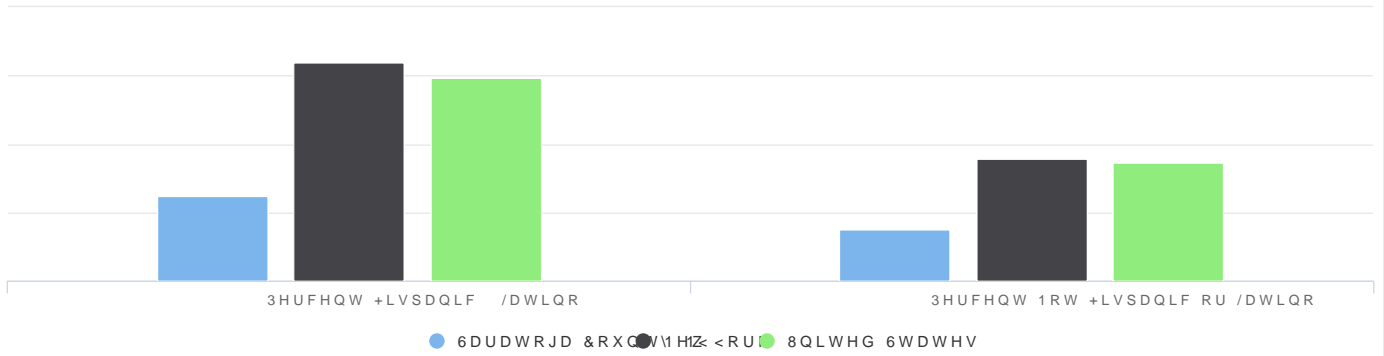
Z %}CEš CE	P • írío	P • írío	P • írío
d}š o W}%µo š}}v /v W}À CEšÇ W}À CEšÇ Z š	đòUóóò	ĩUòíó	óXó9
^ CE š}P }µvšÇU Ez	đUííôUííí	óóôUííđ	ííXí9
E Á z}CEI	óíUđííUííó	íđUóííUđóñ	ííXí9
hv]š ^š š •			



E)š W dZ]• ]v ] š}CE ]•š}š% ĀCE P) XZ  
š ^)µCE W h^ v•µ•oµCE µUµv]š íííóĀX^}µCE P }PCE %ZÇW }µvšÇ



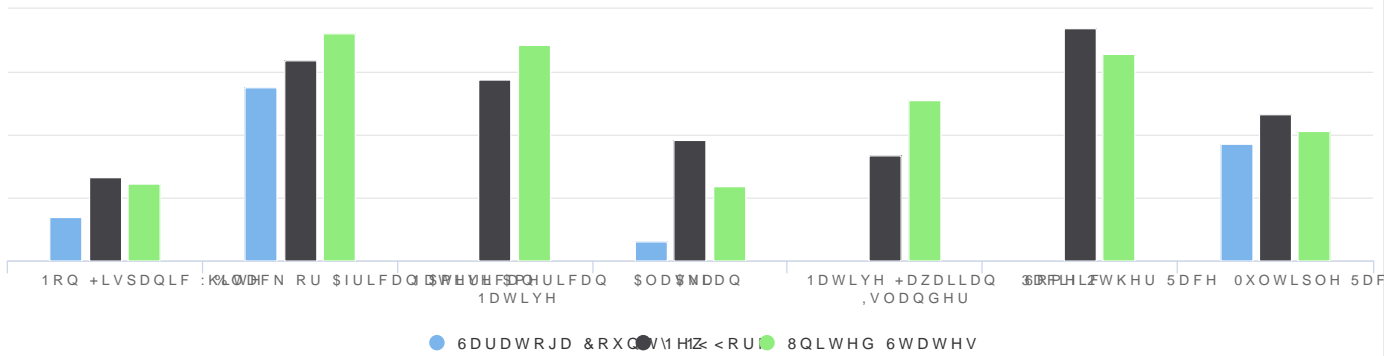
&KLOGUHQ LQ 3RYHUW\ E\ (WKQLFLW\ \$ORQH \$JH



Z]o Œ v ]v W}À ŒšÇ Ç Z o}v U W Œ všW P ì r íó

Z %}Œš	E}vr,]•% Œ tZ]š	v]o l }Œ u Œ] v	(Œ š]À E š]À	u Œ] v l o •] v	•IE š]À , Á ]] /•o v Œ	]] v l ]y u ]] Z	]] š Z Œ Œ o š ]%
^ Œ š]P }μvšÇU Ez	òXòí9	íóXòí9		i9 ìXíí9		i9	i9 íóXñó
E Á z}ŒI	íìXíò9	íìXòí9		íòXóíí9 Xíí9		íòXóò9	íóXíí9 ìXíí9
hv]š ^š •	íìXíò9	íòXíí9		íòXíí9íXòò9		íñXñ9	íìXóò9 ìXòí

&KLOGUHQ LQ 3RYHUW\ E\ 5DFH \$ORQH 3HUFHQW \$JH



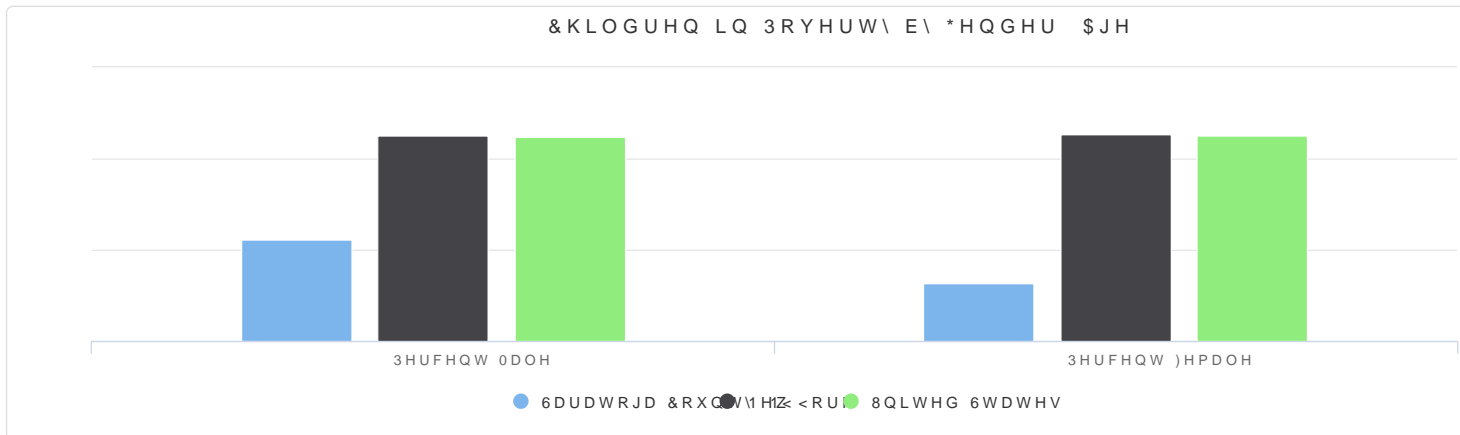
Z]o Œ v ]v W}À ŒšÇ Ç Z o}v U d}š oW P ì r íó

Z %}Œš	E}vr,]•% Œ tZ]š	v]o l }Œ u Œ] v	(Œ š]À E š]À	u Œ] v l o •] v	•IE š]À , Á ]] /•o v Œ	]] v l ]y u ]] Z	]] š Z Œ Œ o š ]%
^ Œ š]P }μvšÇU Ez	íUòíí	íòò		i ñò		i	i ííí
E Á z}ŒI	íòñUòíí	ííUòíí		ñUíóòíUòíí		ííó	íóíUòíí ññUò
hv]š ^š •	òUñíóUíóí	íUòóíUòóí		ííóUòòòUòíñ		íòUòíííUñíóUñòòUò	



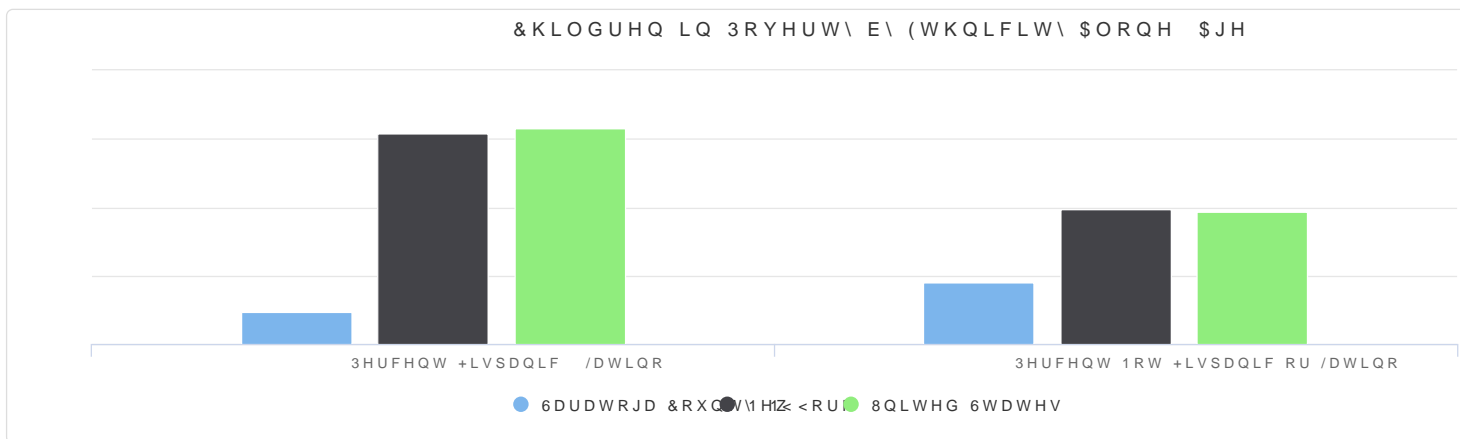
# Z]o Œ v ]v W}À ŒšÇ Ç ' v ŒW P ì r ð

Z %}Œš Œ	d}š o D o	d}š o & u o	W Œ v š D o	W Œ v š & u o
^ Œ š}P }μvšÇU Ez	ò ò ñ	ï ò ô	í í X í ô 9	ò X í ð
E Á z}ŒI	í í Ũ Ũ ô ô ĩ	í í ó Ũ ô ô ô	í í X ñ í 9	í í X ò ĩ
hv]š ^š š •	í Ũ í ð Ũ ô ô ô	í Ũ í ñ ñ Ũ í ð ñ	í í X í ô 9	í í X ñ ô



# Z]o Œ v ]v W}À ŒšÇ Ç šZv] ]šÇ o}v W P ì r ð

Z %}Œš Œ	d}š o ,]•%o v]   Œ}š]Œ}E}š ,]•%o v]	W>Œš]w]š ,]•%o v]	W>Œš]w]š E}š ,]•%o v]
^ Œ š}P }μvšÇU Ez	í ó	í Ũ í ð	ð X ò ñ 9
E Á z}ŒI	ô í Ũ ñ ñ í	í ò ó Ũ ô ô ô	í í X ô 9
hv]š ^š š •	í Ũ ñ ô ñ Ũ ô ô ô	í Ũ ô ô ô Ũ ñ ô ô	í í X ñ ô 9



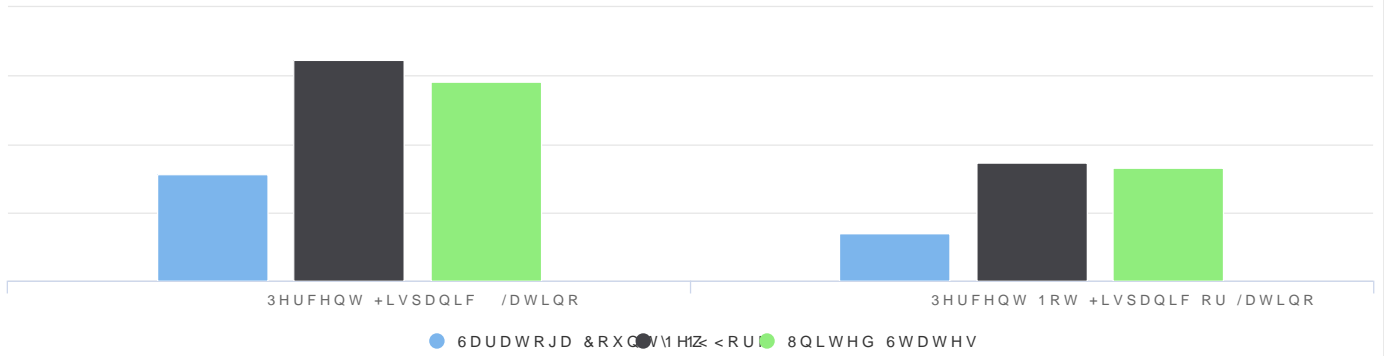
# Z]o Œ v ]v W}À ŒšÇ Ç Z o}v U W Œ v šW P ì r ð

Z %}Œš Œ	E}vr,]•%o v] o   }Œ (ŒŒ š]À u Œ] v   o •IE š]À , Á ]] v   W]u ](šZ ŒŒ o š]9	tZ]š	u Œ] v	E š]À	/•o v Œ	Z	Z
^ Œ š}P }μvšÇU Ez	ó X ò ô 9	ð ð X í Œ 9 š		í X ñ ñ Œ } š		í 9	í í X í ô
E Á z}ŒI	í ñ X ñ ô 9	í ð X í í 9		í í X í ó ð X ò ó 9		í ð X í ñ 9	í ñ X ó ô 9 í í X í š
hv]š ^š š •	í í X ò ô 9	ð í X ò ô 9		í ð X í ò 9 í X ò 9		í ò X ô ô 9	í ð X ñ ô 9 í í X ñ ñ





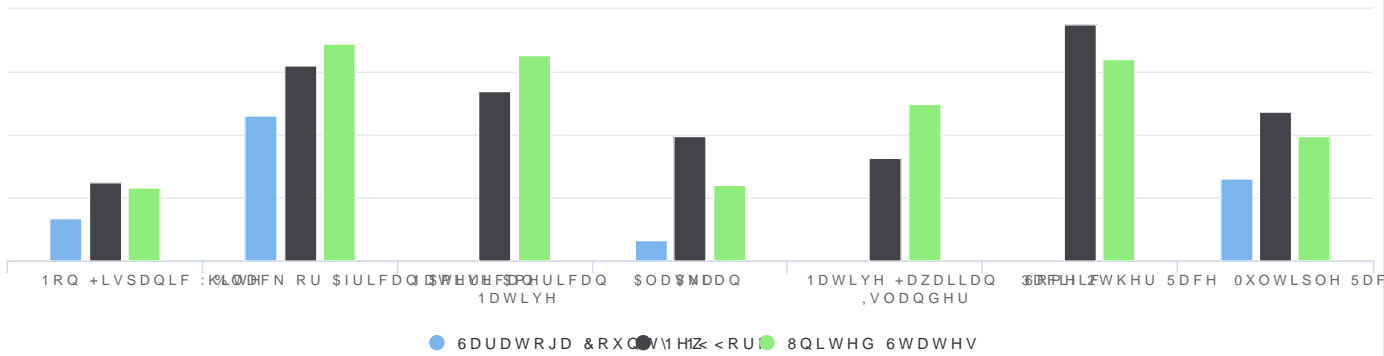
&KLOGUHQ LQ 3RYHUW\ E\ (WKQLFLW\ \$ORQH \$JH



Z]o Œ v ]v W}À ŒšÇ Ç Z o}v U W Œ všW P ñ r íó

Z %}Œš	E}vr,]•% Œ tZ]š	v]o l }Œ u Œ] v	(Œ šjÀ E šjÀ	u Œ] v l o •] v	•IE šjÀ , Á ]] /•o v Œ	Wyu ]] Z	WšZ Œ Œ oš]%	Z
^ Œ š}P }µvšÇU Ez	òXòò9	îiXiî9		i9 iXiî9		i9	i9	îiXiò
E Á z}ŒI	íiXòò9	îiXiî9		îòXòîiŒXòñ9		íòXíò9	íòXñò9	îiXóî
hv]š ^š •	íiXòò9	îòXòò9		îiXñòîŒXòñ9		íòXòò9	îiXiò9	íòXóî

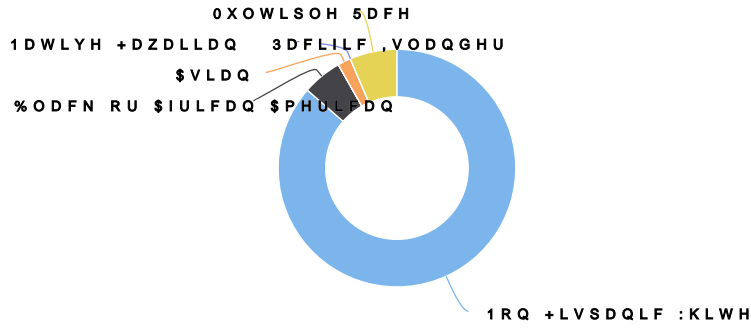
&KLOGUHQ LQ 3RYHUW\ E\ 5DFH \$ORQH 3HUFHQW \$JH



Z]o Œ v ]v W}À ŒšÇ Ç Z o}v U d}š oW P ñ r íó

Z %}Œš	E}vr,]•% Œ tZ]š	v]o l }Œ u Œ] v	(Œ šjÀ E šjÀ	u Œ] v l o •] v	•IE šjÀ , Á ]] /•o v Œ	Wyu ]] Z	WšZ Œ Œ oš]%	Z
^ Œ š}P }µvšÇU Ez	íUiñî	íîò		i òî		i	i	íñî
E Á z}ŒI	íòîUòòò	íñòUíòì		îUòîòòUíñî		íñî	ííîUòì	íòUò
hv]š ^š •	íUiñîUíòò	íUñòòUòòò		íòòUòîñîUíòì		íòUíòíUíòò	íòUíòíUíòò	íòUò

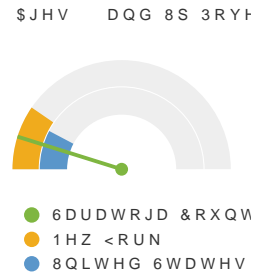




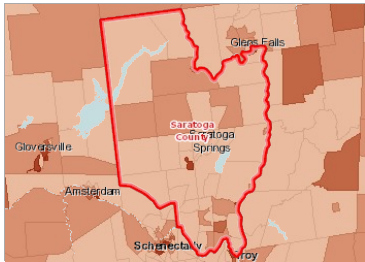
^ v}}OE• ]v W}À OEšÇ

W}À OEšÇ OE š • (}OE • v}}OE• ~% OE•)v• P òñ v }À OE• OE •Z}Áv o}ÁX šZ OE Á OE îUíîð • v}}OE•U }OE ñXô9U o}À]vP ]v %}À OEšÇ Á]šZ]v šZ OE %:

Z %}OEš OE	P • òñ v h% d}š o W}%μo š}}v /v W}À OEšÇ	P • òñ v h% W}À OEšÇ Z š
^ OE š}P }μvšÇU Ez	îòUðîð	îUíîð ñXô9
E Á z}OEI	îUðíîUððð	ííUòðð ñXô9
hv]š ^š š •	ðòUðîðUððí	ðUííóUíðí ðXî9



E}š W dZ]• ]v ] š}OE ]•š}š% ÆOE }XZ š ^}μOE W h^ v•μ}μOE }Uuμv]šÇ îíUðÁX^}μOE P }PE %ZÇW }μvšÇ



“ s] Á o CEP OE u %”

W}%μo š}}v o}Á šZ W}À OEšÇ W}À OEšÇ v] dOE šU ^ îííííó

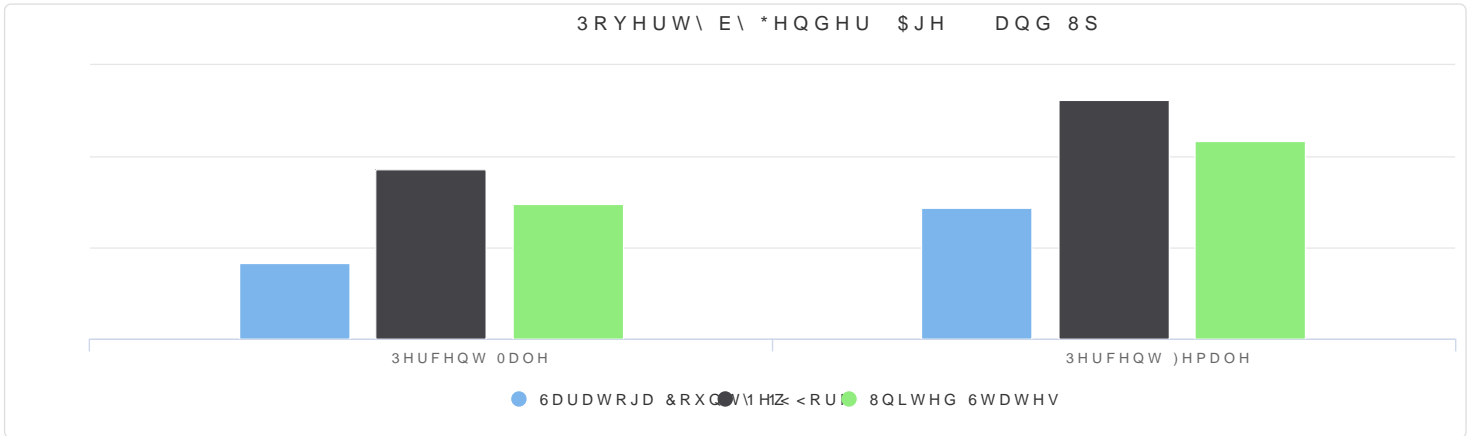
- KÀ OE íóXî9
- ííXí r íóXî9
- óXí r ííXî9
- hv OE óXí9
- E} W}%μo š}}v P òñ= Z %}OEš
- E} š }OE š ^μ%}OE ••
- ^ OE š}P }μvšÇU Ez



● 6DUDWRJD &RXQW\ 1HZ <RU ● 8QLWHG 6WDWHV

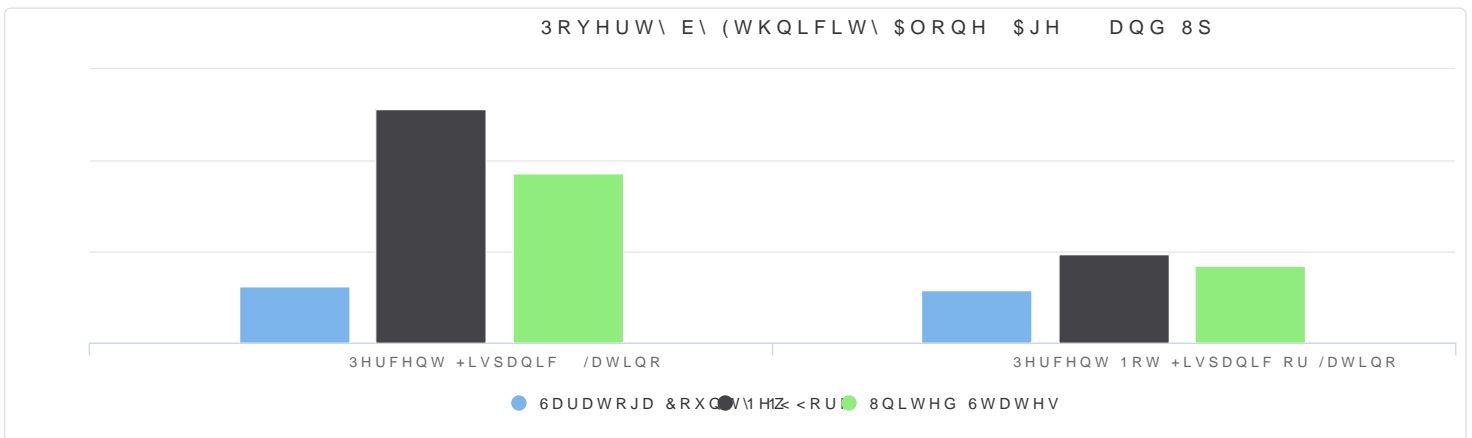
W}À OEšÇ Ç ' v OE W P òñ v h%

Z %}CEš CE	d}š o D o	d}š o & u o	W CE v š D o	W CE v š & u o
^ CE š}P }μvšÇU Ez	ò ô ð	í U ð í ñ	ð X í ñ 9	ó X í
E Á z}CEI	í í ñ U ô í ñ	í í ó U ô ò í	ð X í ð 9	í í X í ð
hv]š ^š š •	í U ñ í ð U í ð	í U ó ð í U í ñ ð	ó X í ð 9	í í X ð í



W}À CEšÇ Ç šZv] ]šÇ o}v W P òñ v h%

Z %}CEš CE	d}š o ,]•%o v]   ç}š]σ}E}š ,]•%o v]	W >CEš]w}š ,]•%o v]	W >CEš]w}š E}š ,]•%o v]
^ CE š}P }μvšÇU Ez	í í	í U í ð ó	ð X í ñ 9
E Á z}CEI	ð í U ñ ð ð	í ñ í U í ð	í ñ X ñ ð 9
hv]š ^š š •	ð ð ñ U í ó í	í U ð í í U í í í	í ð X ñ ð 9



W}À CEšÇ Ç Z o}v U W CE v šW P òñ v h%

Z %}CEš CE	E}vr,]•%o v] o   }CE (CEH šv}À u CE] v   o •IE š]À , Á ]] v   WYU ](KšZ CE]o š]9	tZ]š	u CE] v	E š]À	•] v	/•o v CE	Z	Z
^ CE š}P }μvšÇU Ez	ñ X ñ ó 9	í ñ X í ð 9	í í X ð í 9	í í X í ñ 9	í 9	í 9	í ð X í ñ	
E Á z}CEI	ó X ð ð 9	í ð X ó ó 9	í ð X ð ð 9	í ð X ð ð 9	í ð X í ð 9	í í X ð ð 9	í í X í ó	
hv]š ^š š •	ó X í í 9	í ó X í 9	í ó X ð ð 9	í ó X ð ð 9	í í X ó ó 9	í í X í ó 9	í í X ó í	



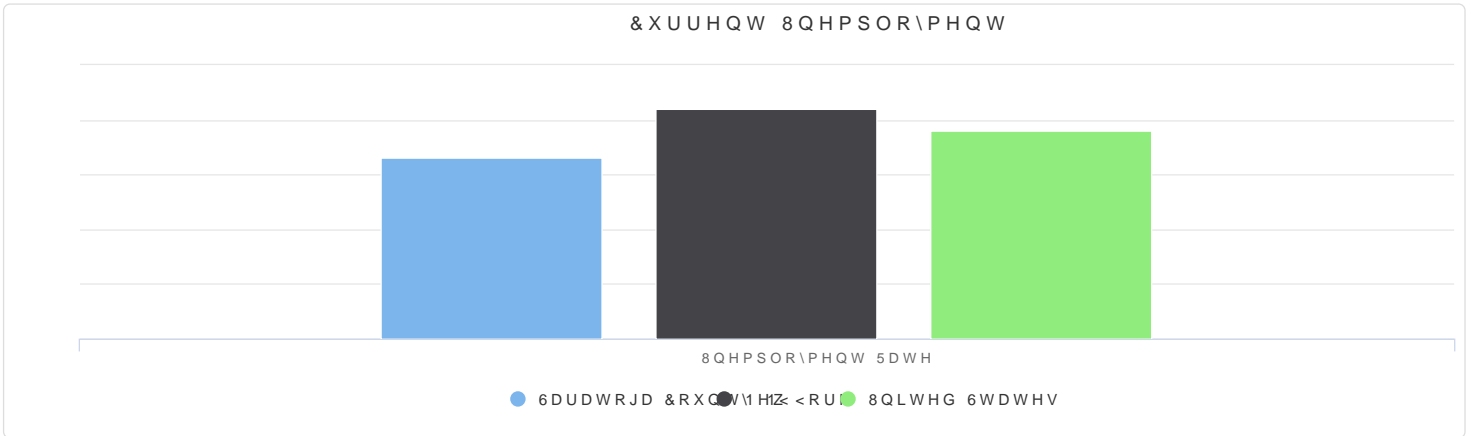


“ s] Á o ĆP Ć u %”

hv u%o}ÇZ vřÇ }μvřÇU >^ îîô r μPμ•š

- KÀ Ć íXì9
- òXí r íXì9
- òXí r òXì9
- ĩXí r òXì9
- hv Ć ĩXì9
- ^ Ć š}P }μvřÇU Ez

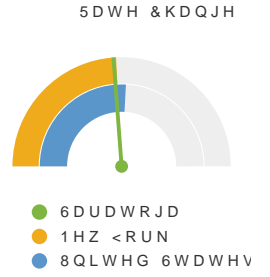
&XUUHQW 8QHPSOR\PHQW



hv u%o}Çu vř Z vP

hv u%o}Çu vř Z vP Á]šZ]v šZ Ć %}Ć š Ć (Ć}u μPμ•š îîô š} μPμ•š hX^X % Ć šu vř }(>}ĆU μv u%o}Çu vř (}Ć šZ]• šZ]Ć š v u}vřZ % Ć ]:

Z %}Ć š Ć	hv u%o}Çu	hv š u%o}Çu	hv š u%o}Çu vř	ĭZv šu%o}Çu vř Z š
μPμ•š îîô	μPμ•š îîô	μPμ•š îîô	μPμ•š îîô	μPμ•š îîô Z vP
^ Ć š}P }μvřÇU Ez	ĭUòðì	ĭUòóì	ĭXìó9	ĭXĭí9rĭXĭó9
E Á z}Ć I	ĭòñUóóí	ĭòóUĭóí	òXìí9	òXìó9ĭXìó9
hv]š ^ š š •	òUðñĭUĭĭ òUĭóòUðòð	ĭXòó9	ĭXòó9	ĭXòó9ĭXìó9



E)š W dZ]• ]v ] š}Ć ]•š}š % Ć Ć P) X š Z š ^}μ Ć W h^ % Ć š μ Ć v š μ }(>}Ć Ć X ĭ š î î ò r š} μ P μ • š X ^} μ Ć P } P Ć % Z Ç W } μ v ř Ç

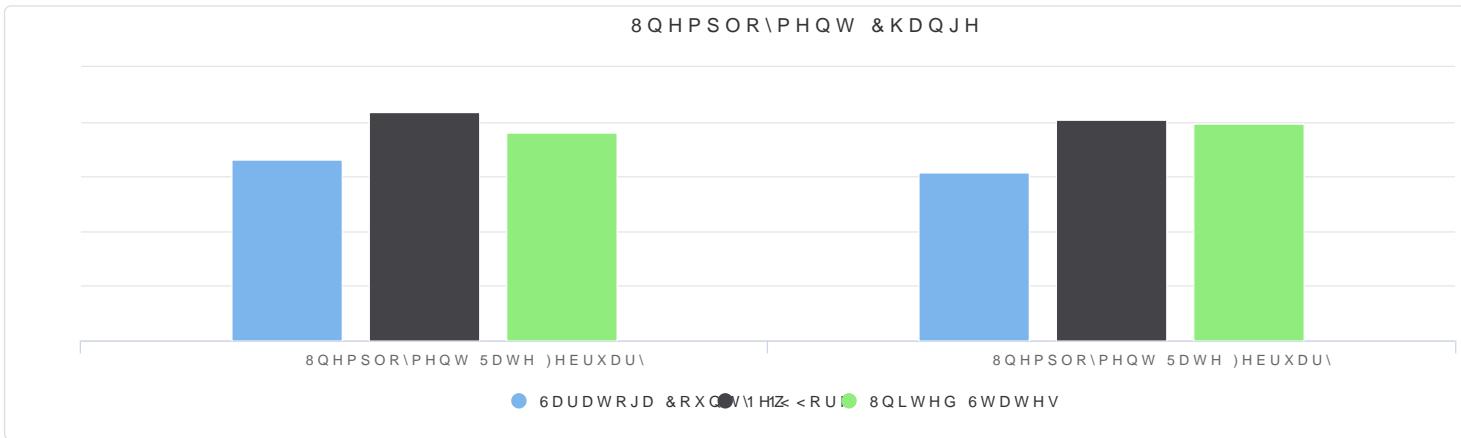


“ s] Á o ĆP Ć u %”

hv u%o}ÇZ vřÇ }μvřÇU >^ îîô r μPμ•š

- KÀ Ć íXì9
- òXí r íXì9
- òXí r òXì9
- ĩXí r òXì9
- hv Ć ĩXì9
- ^ Ć š}P }μvřÇU Ez

8QHPSOR\PHQW &KDQJH



,}μ• Z}o /v }u

D ] v vvμ o Z}μ• Z}o ]v }u • ]v šZ Œ %}Œ š Œ (}Œ]vîíóš ZŒ• ŒZ %Á}Œ]šv•  
 u}μvšU —Z %}Œ š Œ — À oμ ]• v}š o š} o μ o š X

Z %}Œ š Œ	•š]u š W}%oμ o š]]v	D ] v ,}μ• Z}o /v }u
^ Œ š}P }μvšŒU Ez	îîñUóíó	“òíUóíî
E Á z}ŒI	íõUðííUîðî	“òðUóó
hv]š ^š š •	îíóUóóóUððî	“òìUîîò

š ^}μŒ W h^ v}μ•oμ Œ μUv }u ~ W}ÁXŒîšŒX ^š}μŒ •P }ŒŒ %ZŒW }μvšŒ

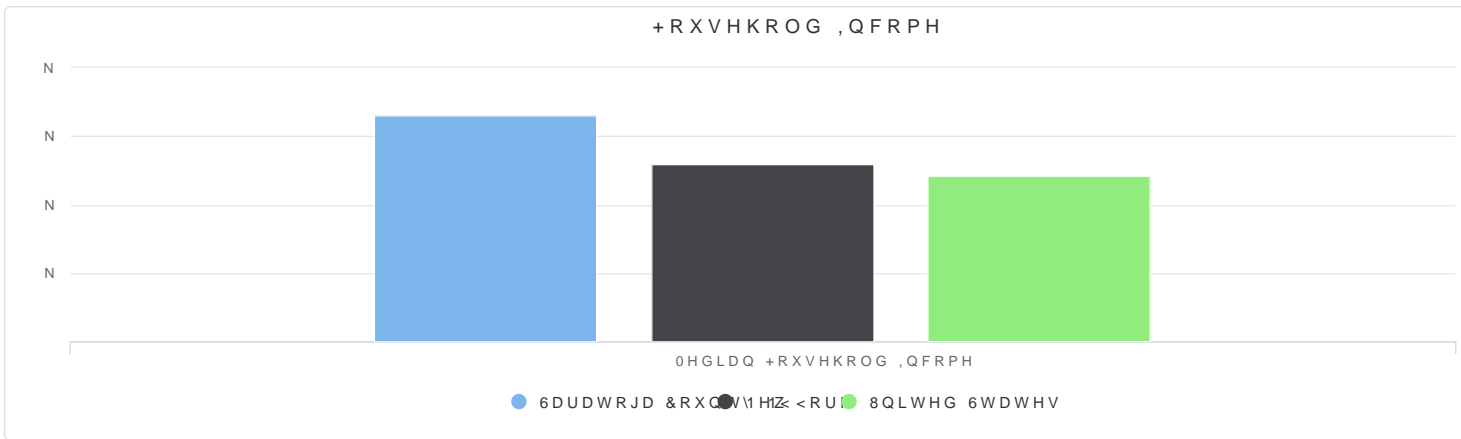


“ s] Á o ŒP Œ u %o

D ] v ,}μ• Z}o /v }u Œ }μvšŒU ^ /W îîí

- hv Œ “òìUîîò
- “òìUîîí r “ñìUîîí
- “ñìUîîí r “òìUîîí
- KÀ Œ “òìUîîí
- ^ Œ š}P }μvšŒU Ez

+RXVHKROG ,QFRPH



}uupš Œ dŒ À o W šš Œv•

dZ]• š o •Z}Á• šZ u šZ} }( šŒ v•%}Œ š š]]v Á}ŒI Œ• μ• š} šŒ À o š}  
 šZ Œ %}Œ š Œ U ôîXî9 Œ}À š} Á}ŒI o}v ÁZ]o óXñ9 Œ%}o X îXô!  
 %oμ o] šŒ v•%}Œ š š]]vU ÁZ]o }šZ Œ• μ• •}u }%š]]v o u v• ]v oμ ]vP



,]•%o v] }uupš Œ•

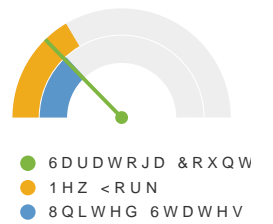
Z %}Œš Œ	t}ŒI Œ• íò v	h%Œ À o Ç	Œ Wμ o] dŒ v]št ol	t}ŒI (Œ}u ,}u
^ Œ š}P }μvšÇU Ez	íUòìò	òíXñí9	íXòí9	òXòí9
E Á z}ŒI	íUòòòUòóí	ðíXíí9	ðñXñò9	íXíò9
hv]š ^š š •	E} š	E} š	E} š	E} š

dŒ À o d]u š}t}ŒI

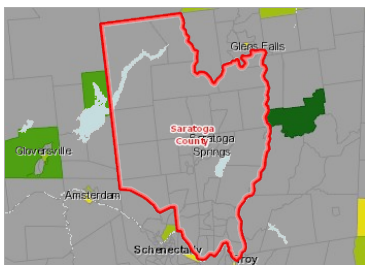
dŒ À o š]u • (}Œ Á}ŒI Œ• ÁZ} šŒ À o ~ }v}š Á}ŒI š Zđž •uš}}Áv}Œ}luψμšZ }Œ }vP š} šZ u Œ] v }uupv]šÇ ^μŒÀ Ç ~ ^•U (}Œ šZ Œ %}Œš Œ }uupš š]u )( íòXíò u]vμš •X

Z %}Œš	Œ}uupš	~W Œ vš }W Œ vš }W Œ vš }W Œ vš }}(uupš P íò v h%}ŒI Œ•• t}ŒI Œ•• t}ŒI Œ•• t}ŒI Œ••d]u ~u]v• > •• šZ v íííí š} íí íí š} òì D}Œ šZ v òì				
^ Œ š}P }μvšÇU Ez	ííòUòìí	ííXíò	ñíXñó	ííXòí	ðXòó	íñXíò
E Á z}ŒI	òUòòìUòíð	òXòð	íòXó	ííXíí	íóXñò	ííXíí
hv]š ^š š •	íðíUòìòUòíí	ííXòó	ðòXòí	íòXò	òXò	íòXíò

SYHUDJH &RPPXWH 7I



E}š W dZ]• ]v ] š}Œ ]•š}š% ŒŒŒ P}šZ š ^}μŒ W h^ v•μŒμŒ μUuμv]šÇ ííííŒX^}μŒ P }PŒ %ZÇW }μvšÇ



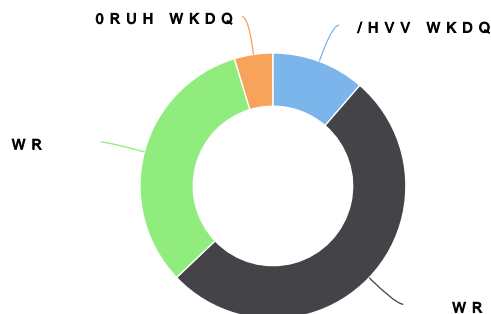
“ s] Á o ŒP Œ u %

À Œ P t}ŒI }uupš d]u À-Œ]Œš dŒU šU íó

- KÀ Œ íò D]vμš •
- íñ r íò D]vμš •
- íí r íò D]vμš •
- hv Œ íí D]vμš •
- E} š }Œ š ^μ%ŒŒŒ ••
- ^ Œ š}P }μvšÇU Ez

7UDYHO 7LPH WR :RUN

6DUDWRJD &RXQW\ 1<



dZ]Œš v D}všZ hv u%o}Çu vš Z š •

hv u%o}Çu vš Z vP Á]šZ]v šZ Œ %}Œš Œ (Œ}u μPμ•š îîîô š} μPμ•š  
 hX^X % Œšu vš }(>}ŒU μv u%o}Çu vš (}Œ šZ]• šZ]Œš v u}všZ % Œ]

Z %}Œš	Œ	μPX îîîô	^ %X îîîô	K šX îîîô	E}ÀX îîîô	X :vX îîîô	& X îîîô	D ŒX îîîô	%ŒXD Ç îîîô	:μvX îîîô	:μoX îîîô	μPX îîîô
^ Œ š}P }μvšÇU Ez		îXí9	îXí9	îXó9	î9	îXô9	îXó9	îXó9	îXñ9	î9	î9	îXó9
E Á z}ŒI		ô9	îXò9	îXò9	îXñ9	îXó9	ôXò9	ôXò9	ôXí9	îXò9	îXó9	îXó9
hv]š ^š š •		ô9	îXò9	îXò9	îXñ9	îXó9	ôXò9	ôXí9	ô9	îXò9	îXó9	îXó9

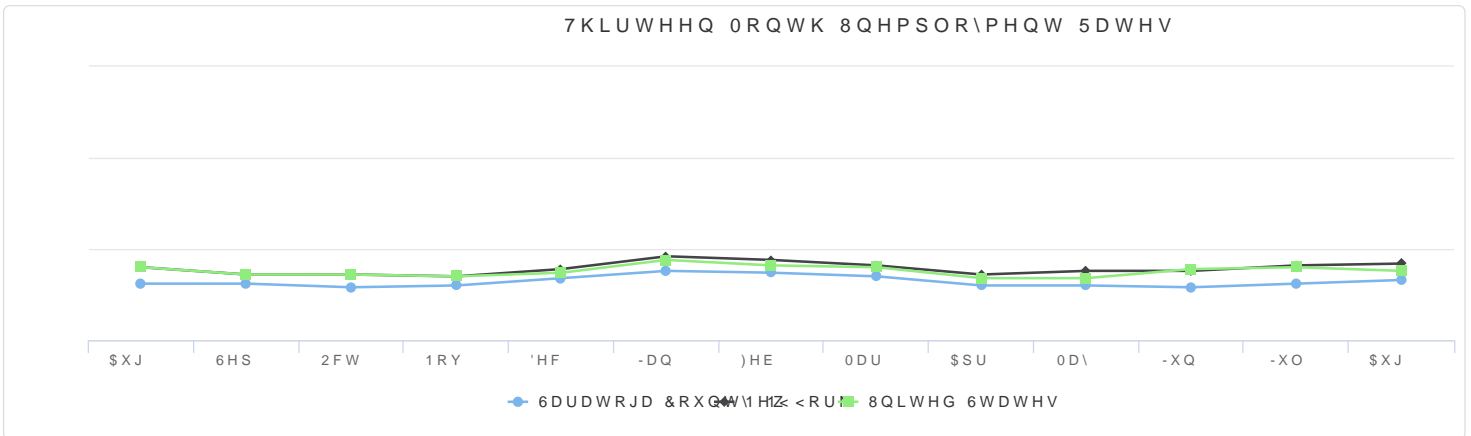
š ^}μŒ W h^ % ŒšμŒvš μ}(>}ŒŒ îîîô]rš}μPμ•šX ^}μŒ P }PŒ %ZÇW }μvšÇ



“ s] Á o ŒP Œ u %

hv u%o}ÇZ všÇ }μvšÇU >^ îîîô r μPμ•š

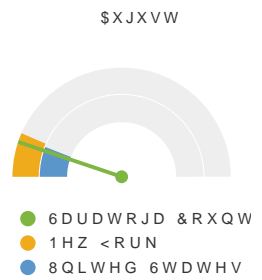
- KÀ Œ îîXí9
- ôXí r îîXí9
- ôXí r ôXí9
- îXí r ôXí9
- hv Œ îXí9
- ^ Œ š}P }μvšÇU Ez



&]À z Œ hv u%o}Çu vš Z š

hv u%o}Çu vš Z vP Á]šZ]v šZ Œ %}Œš Œ (Œ}u μPμ•š îîîñ š} μPμ•š  
 hX^X % Œšu vš }(>}ŒU μv u%o}Çu vš (}Œ šZ]• (]À Ç Œ % Œ]) ( oc

Z %}Œš Œ	μPμ•š îîîñ	μPμ•š îîîò	μPμ•š îîîó	μPμ•š îîîô	μPμ•š îîîô
^ Œ š}P }μvšÇU Ez	îXôô9	îXòò9	îXôñ9	îXíó9	îXíí9
E Á z}ŒI	ñXíí9	ñXíí9	ôXôñ9	ôXíí9	ôXíó9
hv]š ^š š •	ñXíô9	ñXíñ9	ôXñô9	îXóó9	îXó9



E]š W dZ]• ]v ] š}Œ ]•š}š% ŒŒŒ }XZ  
 š ^}μŒ W h^ % ŒšμŒvš μ}(>}ŒŒ îîîô]rš}μPμ•šX ^}μŒ P }PŒ %ZÇW }μvšÇ



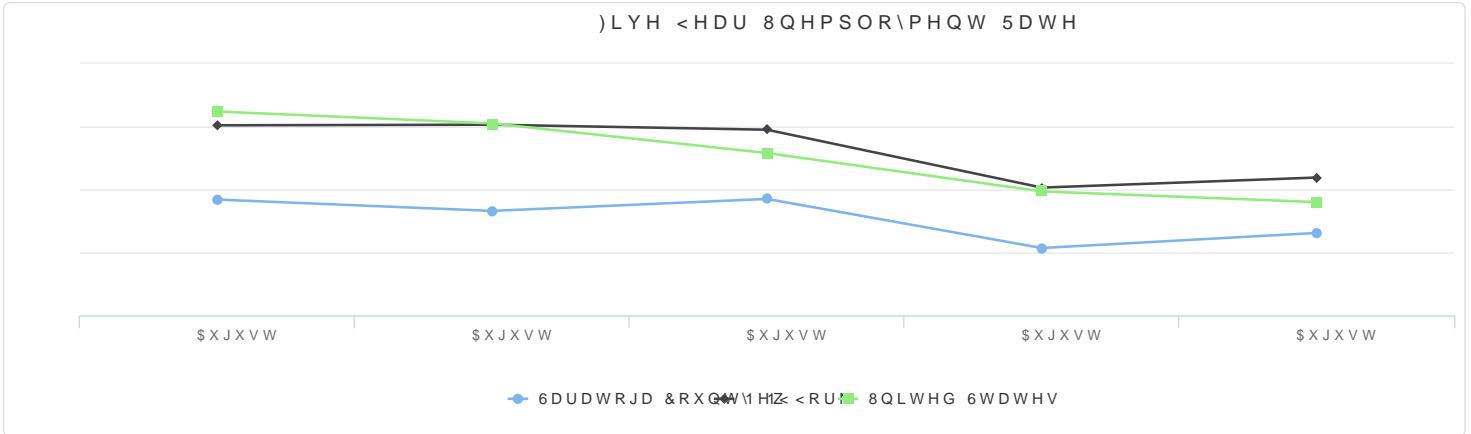


“ s] Á o ĆP Ć u %”

hv u%o}ÇZ všÇ }μvšÇU >^ îiîō r μPμ•š

- KÀ Ć îXî9
- òXí r íXî9
- òXí r òXî9
- îXí r òXî9
- hv Ć îXî9
- ^ Ć š}P }μvšÇU Ez

)LYH <HDU 8QHPSOR\PHQW 5DWH



μ š ]}v

μ š ]}v o šš ]vu vš

μ š ]}v o šš ]vu vš •Z}Á• šZ ]•šĆ] μš ]}v } ( μ š ]}v o šš ]vu vš o Á  
o μ o š (}Ć % Ć•}v• }Á Ć îñU v ]• v •š]u š Á Ć P (}Ć šZ % Ć ]

Z %}Ć š Ć	E} ,]PZ ^ Z}PZ ^ Z}}o }oo P	òXî9	íXî9	íXò9	îXî9	íóXî9
^ Ć š}P }μvšÇU Ez	KvoÇ	òXî9	íXî9	íXò9	îXî9	íóXî9
E Á z}ĆI		íXò9	íXî9	íXò9	íXî9	íXò9
hv]š ^š š •		íXò9	íXî9	íXò9	íXî9	íXò9

3HUFHQW 3RSXODWLR 6FKRRO 'LSORPD



E]š W dZ]• ]v ] š}Ć ]•š}š% ĆĆ P}XZ  
š ^}μĆ W h^ v•μĆ]Ć μUμv]šÇ îñU ÁXÇ^}μĆ P}PĆ %ZÇW }μvšÇ



“ s] Á o ĆP Ć u %”

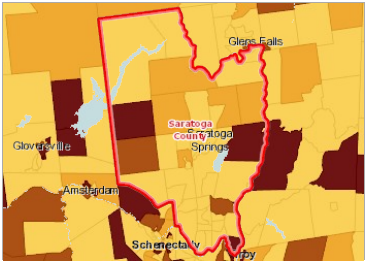
W}%μo š]}v Á]šZ E} ,]PZ ^ Z}}v ĆoĆš dĆ ^ îiîríó

- KÀ Ć îXî9
- íòXí r íXî9
- ííXí r íòXî9
- hv Ć íXî9
- E} š }Ć š ^μ%oĆ ••
- ^ Ć š}P }μvšÇU Ez



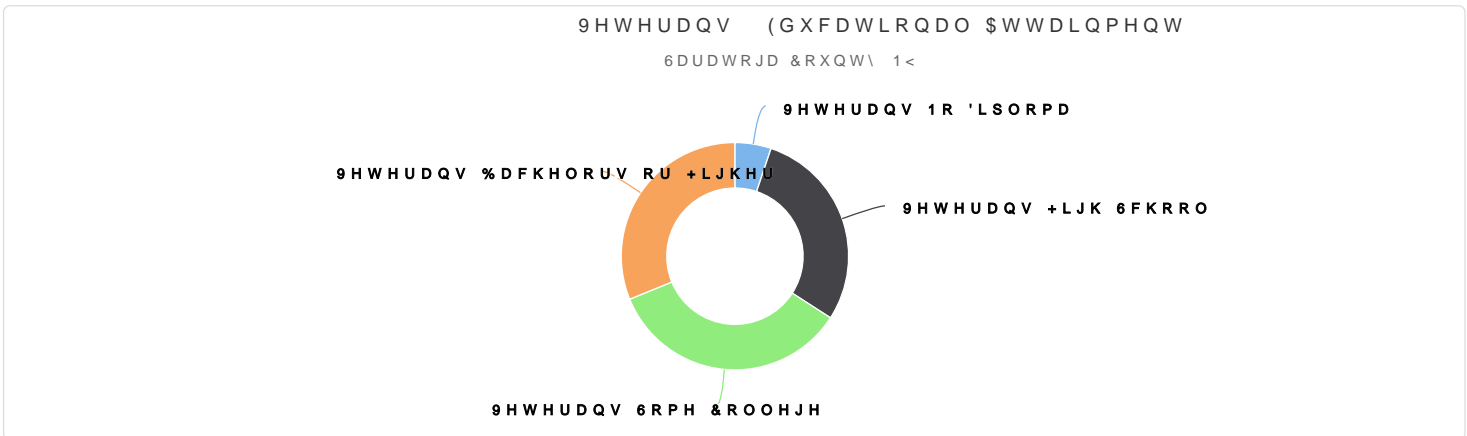
Z %}CEš CE	s š CE v• 9 E} ]%o}u	s š CE v• 9 ,]PZ ^ Z}}o }oo P ]%o}u	s š CE v• 9 ^}u }oo P ]%o}u	s š CE v• 9 E}vr E}vrs š CE E}vrs š CE E}vrs š CE E}vrs š CE	E}vr E}vrs š CE E}vrs š CE E}vrs š CE E}vrs š CE	E}vrs š CE E}vrs š CE E}vrs š CE E}vrs š CE	E}vrs š CE E}vrs š CE E}vrs š CE E}vrs š CE	E}vrs š CE E}vrs š CE E}vrs š CE E}vrs š CE	E}vrs š CE E}vrs š CE E}vrs š CE E}vrs š CE
^ CE š}P }μvšÇU Ez	ñXíñ9	îôXôó9	ïðXóí9	ííXíò9	òXíí9	íðXð9	íóXóí9	ðíXðí	
E Á z}CEI	óXôó9	ííXðñ9	ííXíó9	íñXóó9	íðXíð9	íñXóí9	íðXíí9	íñXóí	
hv]š ^š š •	òXñó9	íðXðó9	íóXíí9	íóXóñ9	ííXíí9	íóXíò9	íðXíð9	ííXíí9	

E)š W dZ]• ]v ] š}CE ]•š}š% AE CE P) XZ  
 š ^}μCE W h^ v•μ•CE]μCE μUuμv]SÇ íñíñÁXÇ^}μCE P )PCE %ZÇW }μvšÇ



“ s] Á o CEP CE u %”

- E) ,]PZ ^ Z}}o ]%o}uWUCES SÇCE CE•UŠ U ^ ííó
- KÀ CE íðXí9
- ííXí r íðXí9
- ôXí r ííXí9
- hv CE ôXí9
- K( s š CE v• P íñ=U E} W}%μo š}}v Á]šZ
- E} š }CE š ^μ%o%CE ••
- ^ CE š}P }μvšÇU Ez



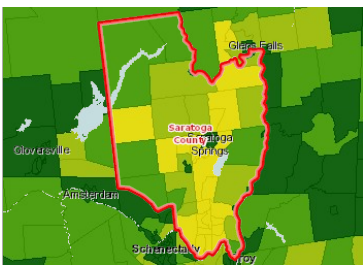
, } μ • ] v P

, } μ • ] v P P

d}š o Z}μ•]vP μv]š•U u ] v Ç CE μ]oš v u ] v P ]v ííó}μ} DE PŠ Zuv]CE•%μ} Z}μ•]vP P ]v oμ }voÇ šZ}• ÁZ CE šZ Ç CE μ]oš ]• lv}ÁvX

Z %}CEš CE	d}š o ,}μ•]vP hv]š• D ] v z CE μ]oš	D ] v P ~(CE}u ííó
^ CE š}P }μvšÇU Ez	ííUóòò	íðóí
E Á z}CEI	òUíññUóíí	òí
hv]š ^š š •	ííñUíðíUñòð	ðí

š ^}μCE W h^ v•μ•CE]μCE μUuμv]SÇ íñíñÁXÇ^}μCE P )PCE %ZÇW }μvšÇ



" s] Á o ĆP Ć u %

,)μ•]vP }v•šĆμ š W)Ć Ćš ģĆ šU ^ ĩĩĩ

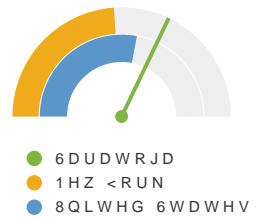
- KÀ Ć đñXì9
- ĩĩXì r đñXì9
- ĩĩXì r ĩĩXì9
- hv Ć ĩĩXì9
- E) š }Ć š ^μ%‰Ć ••
- ^ Ć š}P }μvšĆU Ez

,)u }Áv Ć•

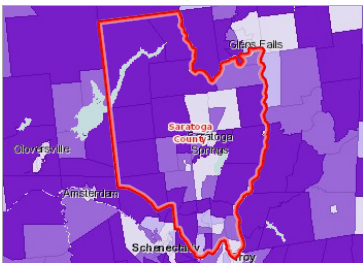
dZ hX^X v•μ• μĆ μ •š]u š šZ Ć Á Ć ñòUĩĩò Z}u }Áv Ć• ]v šZ Ć Ć Z}u • ]v šZ Ć %}Ćš Ć (}Ć šZ ñ Ć Ć •š]u š %Ć}Ć} (Ć}u ĩĩĩ r ĩĩĩć

Z %}Ćš Ć	KÁv Ć K μ%] ĩĩĩ	KÁv Ć K μ%] ĩĩĩ	KÁv Ć K μ%] ĩĩĩ	KÁv Ć K μ%] ĩĩĩ
^ Ć š}P }μvšĆU Ez	ñòUĩĩò	óĩXìñ9	òòUòĩđ	òđXìĩ9
E Á z}ĆI	ĩUóĩđUĩĩò	ñĩXđđ9	ĩUđđĩUđđĩ	đóXóñ
hv]š ^š š •	òòUóĩñUóñĩ	òòXìđ9	óñUđĩĩUĩĩñ	ñòXìĩ9

2ZQHU 2FFXSLHG +



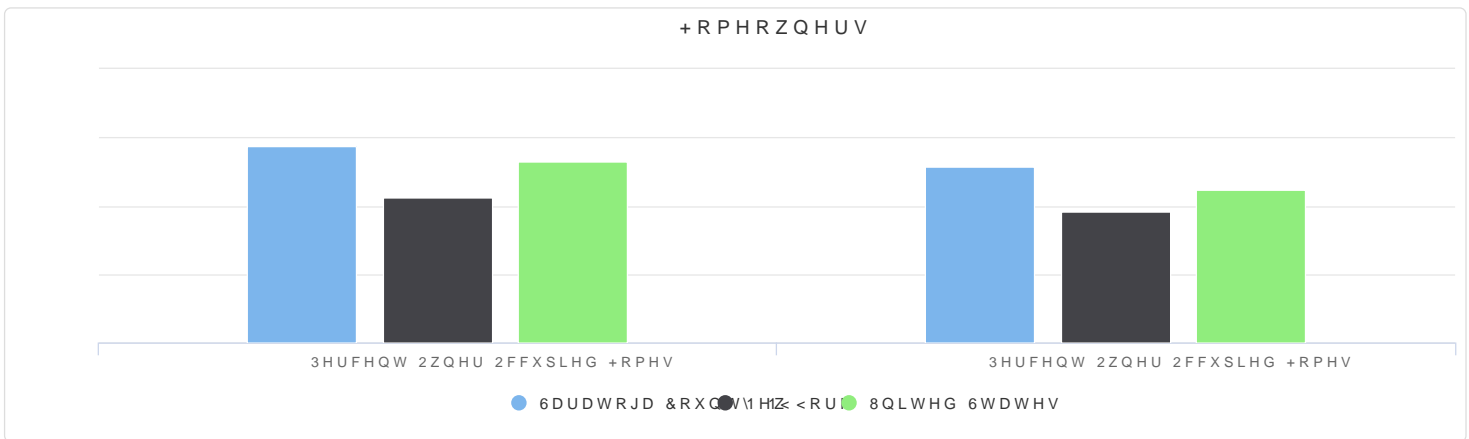
E)š W dZ]• ]v ] š}Ć ]•š}š% ĆĆP) XšZ š ^)μĆ W h^ v•μ•Ć]μĆ μUμv]šĆ ĩĩĩđÁX^)μĆ P )PĆ %ZĆW }μvšĆ



" s] Á o ĆP Ć u %

KÁv ĆrK μ%] ,)μv]vĆ hv]šĆ šU ^ ĩĩĩr

- KÀ Ć óĩXì9
- óđXì r óĩXì9
- òòXì r óđXì9
- hv Ć òòXì9
- E) š }Ć š ^μ%‰Ć ••
- ^ Ć š}P }μvšĆU Ez

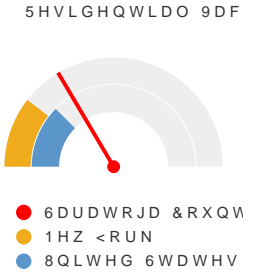


s v Ć Z š •

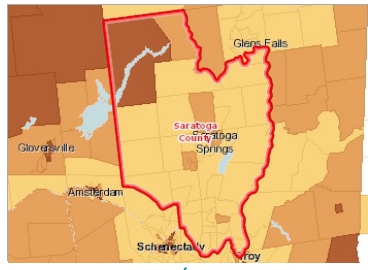
dZ hX^X W)•š o ^ ĆÀ] %Ć}Ć] ]v({Ću š}]v <μ Ćš ĆoĆ š} šZ hX^X

Œ ••• ] vř] ( ) • Ā vř ] v ř Z %œ Ā } μ • < μ œ ř œ X Z • ] vř ] o v μ •  
 < μ œ ř œ } ( î î î ô œ œ %œ } œ ř X  
 & } œ ř Z ] • œ %œ } œ ř ] v P %œ } œ ] U ř ř o } ( ĩ U ò õ ĩ œ • ] vř ] o œ ••• Ā œ  
 ĩ X ĩ 9 U v ó ô õ μ • ] v •• œ ••• Ā œ o • } œ %œ } œ ř • Ā v ř U œ ř } ( ĩ

Z %œ } œ ř	Z • ] v ř ] s o	v ř Z • ]	v ř ] o μ • ] v •• s	v ř μ • ] v • μ • ] v ••		
^ œ ř } P	î î î U î ô ó	ĩ U ò õ ĩ	ĩ X ĩ 9	ó U ó ñ ĩ	ó ô õ	ĩ ĩ X ĩ
E Ā z } œ ĩ	ô U î ô ĩ U ð ĩ ñ	í ó ó U í ô õ	ĩ X ĩ 9	ó ó ĩ U ñ ĩ ô	ó ĩ U ĩ ĩ	õ X õ
h v ] ř	í ð õ U ò ĩ ĩ U ñ ĩ ô	ĩ U ó õ õ U ñ õ õ	ĩ X ñ 9 ĩ ĩ U ð ĩ ð U ó ĩ ĩ	ĩ U ĩ ó ĩ U ð ĩ ĩ		õ X ĩ



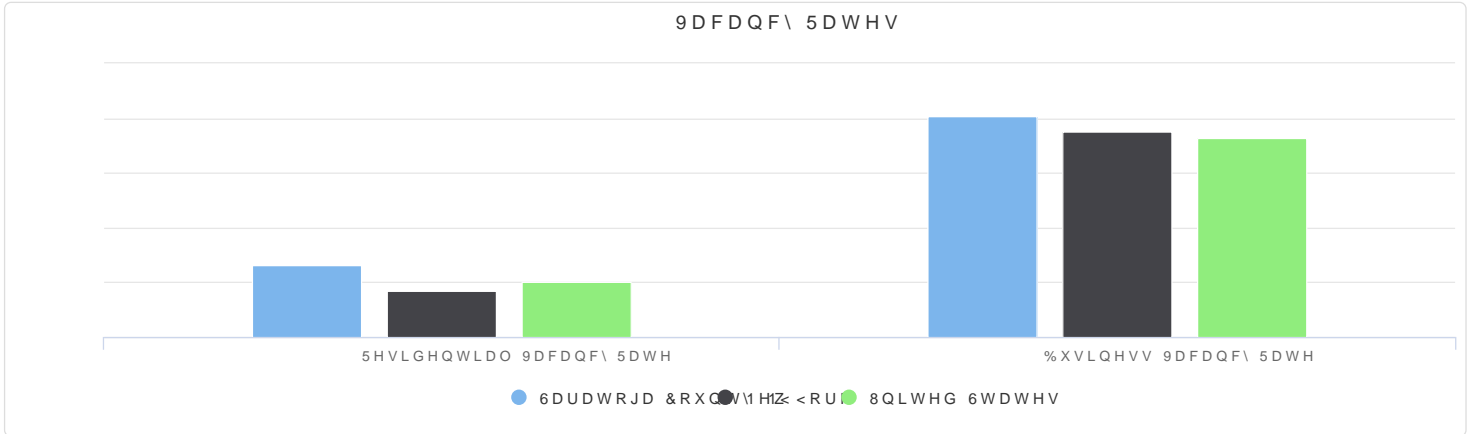
E } ř W d Z ] • ] v ] ř } œ ] •• ř } ô %œ Ā œ œ } X ř Z  
 ř ^ } μ œ Ā W %œ ř œ ř v ř } ( ) • μ • ] v P v h X ĩ ĩ ĩ r Y ĩ X o } μ œ ř v P } œ %œ Z Ç W } μ v ř Ç



“ s ] Ā o œ P œ u %œ

Z • ] v ř ] o s W v œ • } ř d œ ř U , h ĩ ĩ ô r Y ĩ

- K Ā œ ĩ ĩ X ĩ 9
- ĩ ĩ X ĩ r ĩ ĩ X ĩ 9
- ñ X ĩ r ĩ ĩ X ĩ 9
- h v œ ñ X ĩ 9
- E } Z • ] v ř ] o s v ] •
- E } Z • ] v ř ] o s v ] • } œ E } ř
- ^ œ ř } P } μ v ř Ç U E z



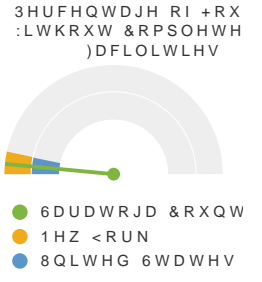
Z • ] v ř ] o s v Ç Z ř • Ç Y μ œ ř œ U ĩ ĩ í ó ř Z œ } μ P Z ĩ ĩ í ô

Z %œ } œ ř	œ ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r	Y ĩ ĩ í ó r
^ œ ř } P	} μ v ř Ç U ĩ ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9
E Ā z } œ ĩ	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9	ĩ X ĩ 9
h v ] ř	ĩ X ò 9	ĩ X ò 9	ĩ X ò 9	ĩ X ñ 9	ĩ X ò 9	ĩ X ò 9	ĩ X ñ 9	ĩ X ñ 9	ĩ X ñ 9	ĩ X ñ 9	ĩ X ñ 9

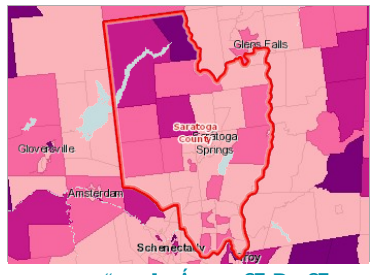
E μ u œ } ( h v • ( U h v • v ] ř œ Ç , ) u •

d Z v μ u œ v %œ v ř P } ( } μ %œ ] Z } μ • ] v P μ v ] ř • Ā ] ř Z } μ ř %œ o μ u ] v P O  
 • Z } Ā • ĩ ĩ Z } μ • ] v P μ v ] ř • ] v ř Z œ %œ } œ ř œ Ā œ Ā ] ř Z } μ ř %œ o μ u ] v P ] v ĩ ĩ  
 ] v ř Z œ %œ } œ ř œ Ā œ Ā ] ř Z } μ ř %œ o μ u ] v P ] v ĩ ĩ ó X

K μ%]	,)μ•]vP hv]š•	W Ć vš K μ%]	,)μ•]vP hv]š•	W Ć vš
Z %}Ćš,)μ•]vP Ć	Á]šZ}μš Woμu ]vP hv]š•	Á]šZ}μš Woμu ]vP hv]š•	Á]šZ}μš Woμu ]vP hv]š•	Á]šZ}μš Woμu ]vP hv]š•
Ć	īīīī	īīīī	īīío	īīío
^ Ć š}P }μvšÇU Ez	óôUíòñ	ííí	ìXíò9 ðïUííð	íòí
E Á z}ĆI	óUíñòUòòì	ñòUòíò	ìXóò9 óUííUóíí	íòUíññ
hv]š ^š š •	íòUóòíUòíò	óíòUòíò	ìXòò9íòUòíñUòíí	òòìUóóñ

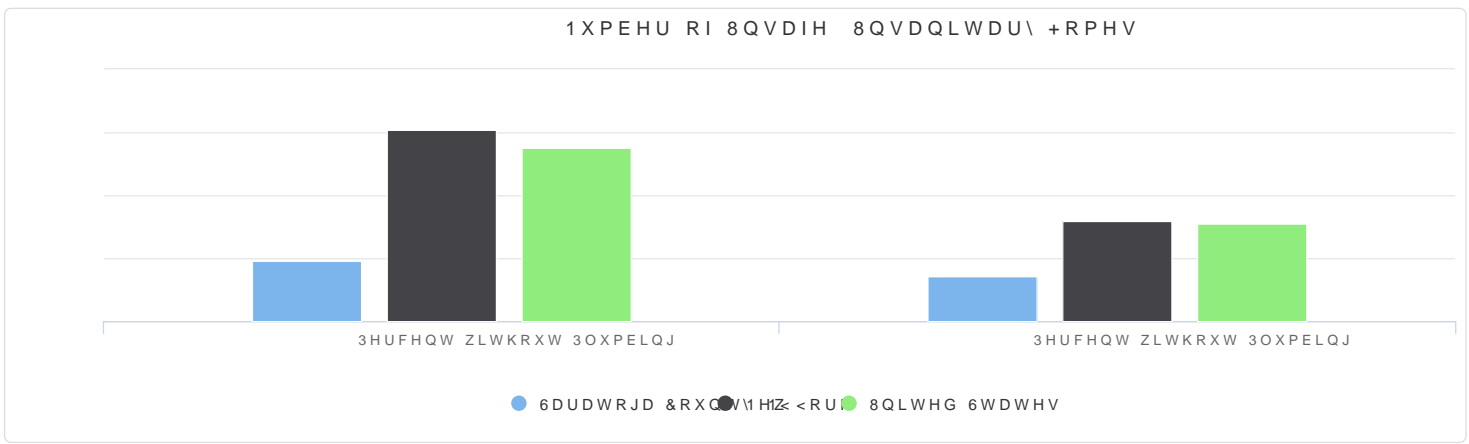


E)š W dZ]• ]v ] š}Ć ]•š}š% ĆĆĆ P) XZ  
š ^)μĆ W h^ v•μĆ]μĆ μUμv]šÇ hμĆš• μĆvμU XμíííóX ^)μĆ P )PĆ %ZÇW }μvšÇ



“ s] Á o ĆP Ć u %

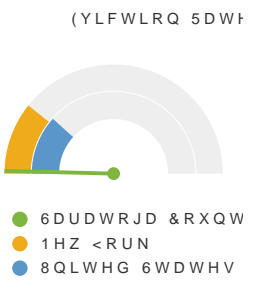
- ,)μ•]vP hv]š• > ]vP }u%o š WwoĆU }šPdĆ  
^ īīīííó
- KÀ Ć ìXì9
  - ìXí r ìXì9
  - ìXí r ìXì9
  - ìXì9
  - E) š }Ć š ^μ%o%Ć ••
  - ^ Ć š}P }μvšÇU Ez



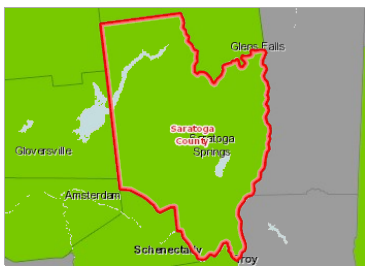
### À] š}}v•

dZ vμu Ć À] š}}v• v À] š}}v (]o]vP• Á]šZ]v šZ Ć %}Ćš Ć ]• •Z}Áv  
šZ š íí } ( šZ íí À] š}}v (]o]vP• v ]v v À] š}}vU (}Ć v À] š}}v Ć š :

Z %}Ćš Ć	Z vš Ć K μ%]	À] š}}v &]o]vP	À] š}}v &]o]vP	À] š}}v &]o]vP
Ć	,)μ• Z}o •	À] š}}v &]o]vP	À] š}}v &]o]vP	À] š}}v &]o]vP
^ Ć š}P }μvšÇU Ez	íòUòòì	íí	íí	ìXìò9
E Á z}ĆI	íUóóìUñóó	ííòUòñóíòUíññ	òXíñ9	ìXíñ9
hv]š ^š š •	íòUíóíUòòì	íUíñíUíòòíòòUòóò	òXíí9	ìXíò9



E)š W dZ]• ]v ] š}Ć ]•š}š% ĆĆĆ P) XZ  
š ^)μĆ W h^ v•μĆ]μĆ μUμv]šÇ hμĆš• μĆvμU XμíííóX ^)μĆ P )PĆ %ZÇW }μvšÇ

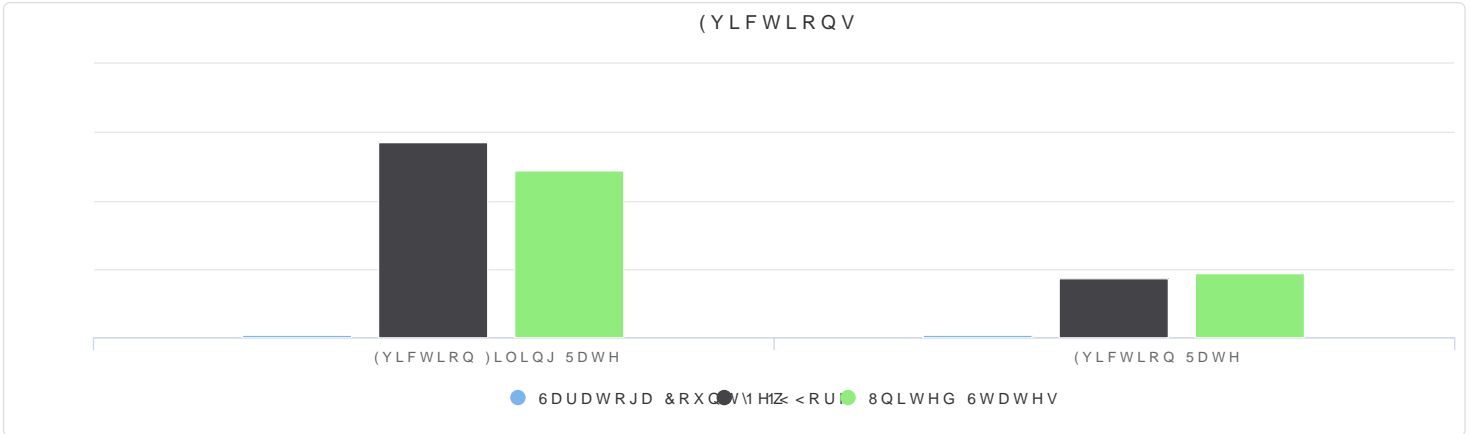


“ s] Á o ĆP Ć u %”

À] š}}v šU % Ć ìì Z v š Ć ,}μvšĆU À] š}}v

- E} š }Ć š ^μ% Ć ••
- ì r îXîđ9 ~h^ s Z ' •
- îXîñ9 r ñ9
- ñ9 r îi9
- îi9 r îi9
- KÀ Ć îi9
- ^ Ć š}P }μvšĆU Ez

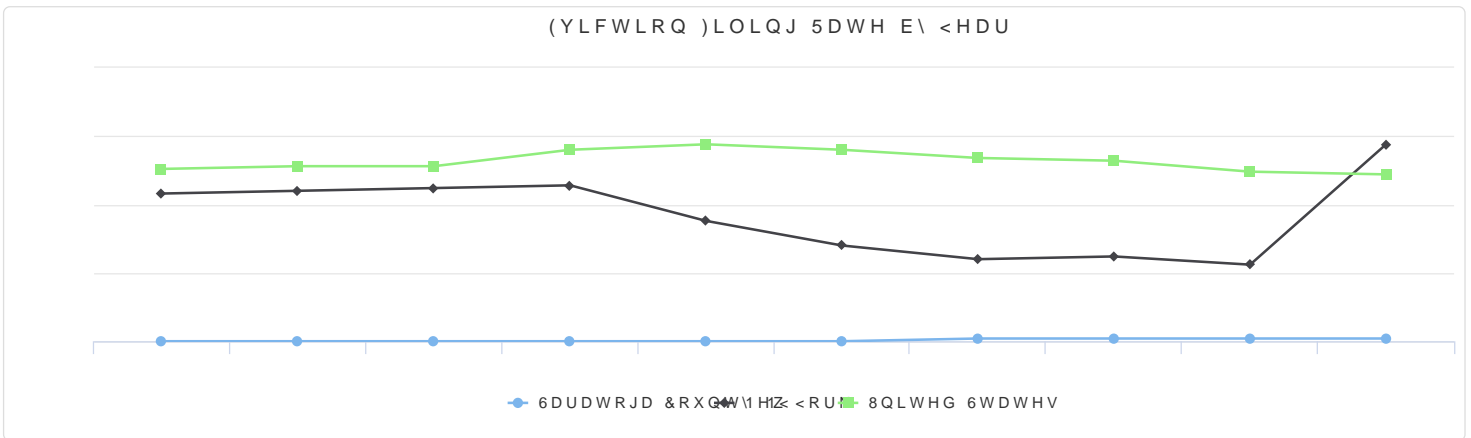
(YLFWLRQV)



À] š}}v &]o]vP Z š Ć z ĆU ììó r îìó

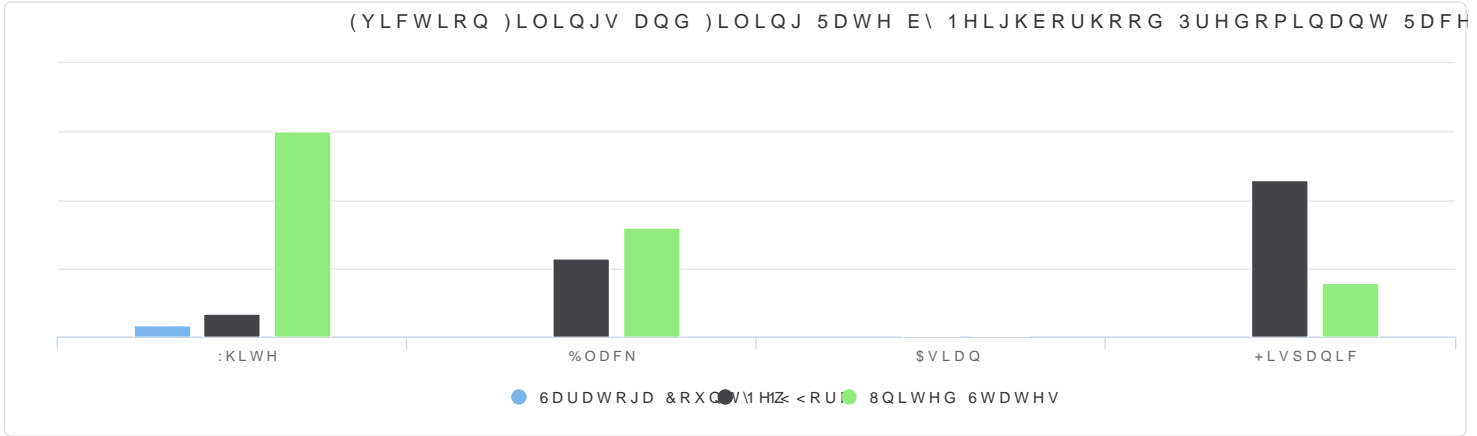
Z %}Ć š Ć	ììó	ììó	ììó	ììì	ììì	ììì	ììì	ììì	ììì	ììì
^ Ć š}P }μvšĆU Ez	ì9	ì9	ì9	ì9	ì9	ì9	ì9	ì9	ì9	ì9
E Á z}ĆI	ñXđ9	ñXñ9	ñXđ9	ñXó9	đXđ9	îXñ9	î9	îXí9	îXó9	óX
hv]š ^š š •	òXî9	òXđ9	òXđ9	ó9	óXí9	ó9	òXó9	òXó9	òXí9	òX

(YLFWLRQ) LOLQJ 5DWH E\ < HDU

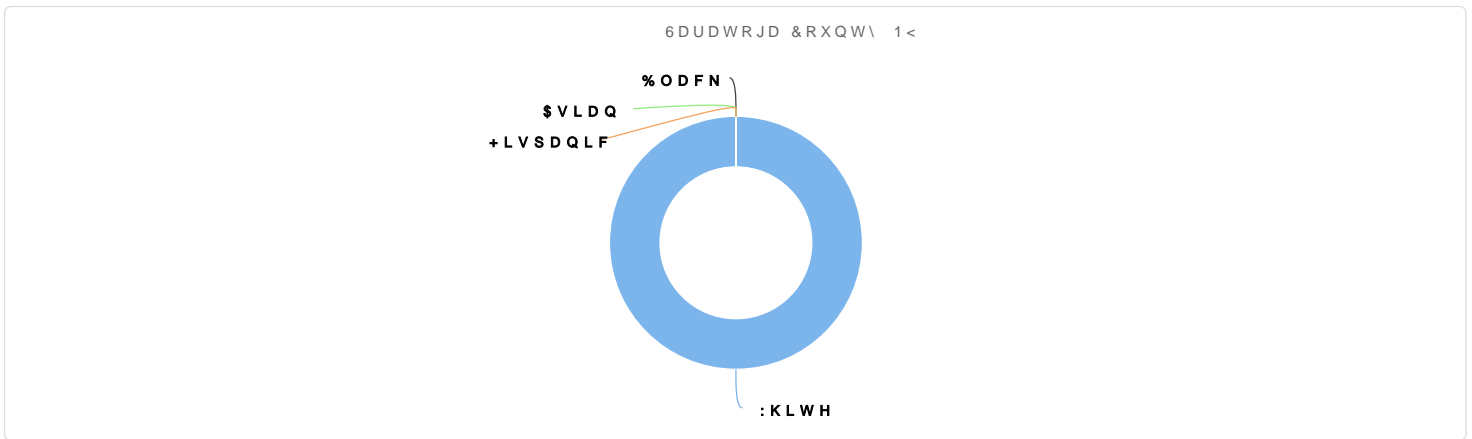


À] š}}v &]o]vP • v &]o]vP Z š Ć E ]PZ }ĆZ}} WĆ }u]v v š Z  
 Z š • Ć Ć I šZv] ]šĆ Ć o μó š Ć PPĆ P š]vP š }v À] š}}v • ]v  
 %}μó š}}v ~}À Ć ñi9 • o}vP]vP š} • %} [ ] Ć I šZv] ]šĆX Z %}Ć š (   
 o I }Ć (Ć] u Ć] vV • ]vU v , ] • %} v] }Ć > š]v}X /v • }u }μvš] • šZ  
 v • μ • o } I PĆ]μ% • X

Z %}Œš Œ	tZ]š	o l	•] v	,]•%o v]
^ Œ š}P }μvšÇU Ez	ìXìŒ} š		E} š	E} š
E Á z}ŒI	ìXíó	ìXñó	ìXíí	ìXíí
hv]š ^š š •	ìXñ	ìXô	ìXíí	ìXíí



Z %}Œš Œ	tZ]š	o l	•] v	,]•%o v]
^ Œ š}P }μvšÇU Ez	íí	ì	ì	ì
E Á z}ŒI	íUííô	íUííô	ííó	íUííó
hv]š ^š š •	ðíñUòðô	ííóUííñ	íUòòì	ííñUííó



/v }u

/v }u > À o•

dÁ} }uu}v u •μŒ • }( ]v }u Œ D ]v ,}μ• Z}o /v }u v W Œ %}š /v }u  
 •š}u š •X }šZ u •μŒ • Œ •Z}Áv (}Œ šZ Œ %}Œš Œ o}ÁX

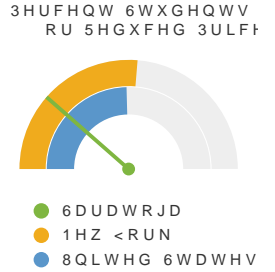
Z %}Œš Œ	D ]v ,}μ• Z}o /v }u	W Œ %}š /v }u
^ Œ š}P }μvšÇU Ez	“óóUñðôXíì	“íóUòñí
E Á z}ŒI	“òíUóóòñXíì	“íñUóñí
hv]š ^š š •	“ñóUòðñíXíì	“íUííóó

š ^}μŒ W h^ v•μŒ μŒ μUμv]šÇ íííóÁX^}μŒ P }PŒ %ZÇW }μvšÇ

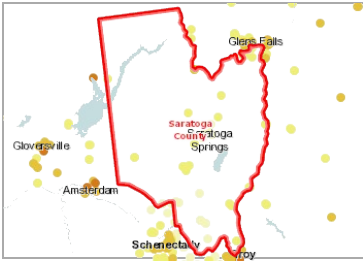




Z }o }CE š	CE d}š o	E μ u	CE & CE	IZ μ	W CE ]W	CE μ w	ž & CE	IZ μ	W (
^ CE š}P	}μ v š Ç U Ez	U i i	U i i	U i i	U i i	U i i	U i i	U i i	U i i
E Á z}CE I	î U ó í í U ó ð í	í U ð í í U í ñ ð	ñ í X ò ð	ñ í X ò ð	ñ í X ò ð	ñ í X ò ð	ñ í X ò ð	ñ í X ò ð	ñ í X ò ð
h v ]š	^ š š •	ñ í U ó í ó U ó í ó	í ð U ó ó í U í ó ó	ð ò X í í 9	ð ò X í í 9	ð ò X í í 9	ð ò X í í 9	ð ò X í í 9	ð ò X í í 9



E)š W dZ]• ]v ] š}CE ]••š}š% ĀE CE }P} X Z  
 š ^}μCE W E š}}v o v š CE (}E ^ μ š}}v) v š }š}}š}}i(i)óX ^}μCE P }PCE %ZÇW CE ••



“ s] Á o CEP CE u %”

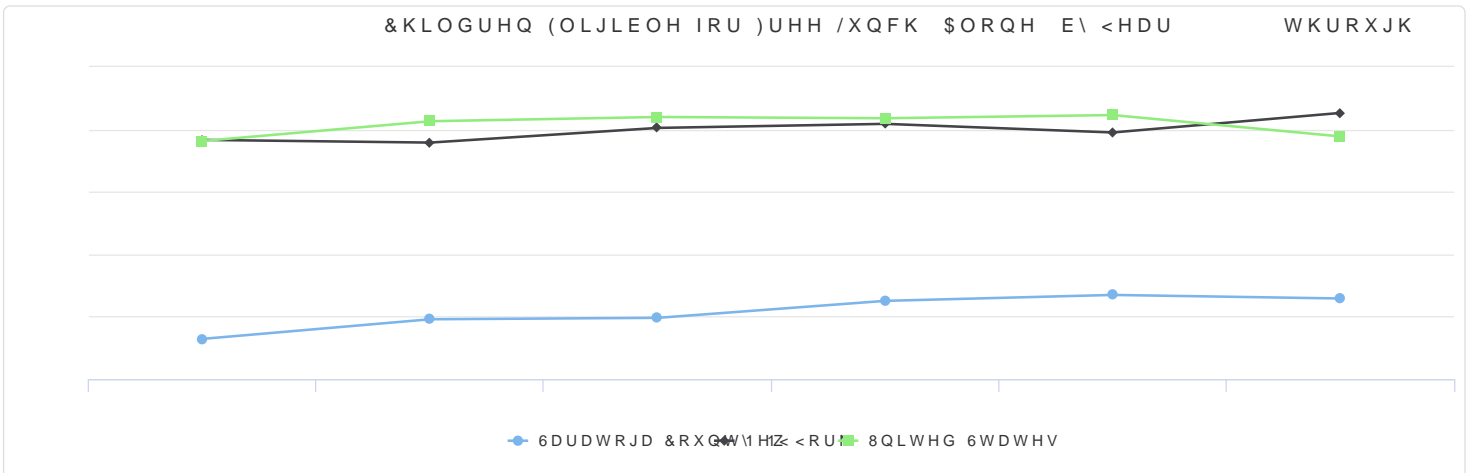
^ š μ v š • o ] P ] o ( } CE & CE } CE Z μ r W CE ]

- K Ā CE ð i X i 9
- ó ñ X i 9 r ð i X i 9
- ñ i X i 9 r ó ñ X i 9
- î i X i 9 r ñ i X i 9
- h v CE î i X i 9
- E } š Z } CE š
- ^ CE š } P } μ v š Ç U Ez

Z]o CE v o ] P ] o ( } CE & CE > μ v Z ~ o } v • Ç z CE U î i i r í í š Z CE }

dZ š o o } Á • Z } Á • o } o U • š š U v E š } } v o š CE v • ] v • š μ v š ( CE v E } š W š ( } CE š Z î i i r í í • Z } } o Ç CE CE } u } š š X μ š } o l } ( š ( } CE • } u

Z }o }CE š CE	î i i r í í	î i i r í î	î i i r í ð	î i i ð r í ñ	î i i ñ r í ð	î i i ð r í ó
^ CE š}P }μ v š Ç U Ez	í ò X ð ð 9	í ò X ñ ð 9	í ò X ò ð 9	î i X ñ î 9	î i X ð ò 9	î i X ò í 9
E Á z}CE I	ð ò X î í 9	ð ó X ó ð 9	ñ i X í ð 9	ñ i X ó ð 9	ð ò X ñ í 9	ñ i X ò ð 9
h v ]š ^ š š •	ð ò X í ñ 9	ñ i X í í 9	ñ i X ò ð 9	ñ í X ó ð 9	ñ í X í 9	ð ò X ò 9



, } μ • Z } o • Z ] Á ] v P ^ E W Ç W } Á CE š Ç ^ š š μ • ~ ^ •

dZ o } Á š o • Z } Á • š Z š } CE ] v P š } š Z u CE ] v } u u μ v ] š Ç ^ μ CE Á Ç ~ % Ç u v š • μ CE ] v P î i i ó X μ CE ] v P š Z } • • u % CE } } š Z CE Á CE î U i ò ò Z } μ • Z } Á CE v } š CE ] Á ] v P ^ E W % Ç u v š • X





“ s] Á o ĆP Ć u %”

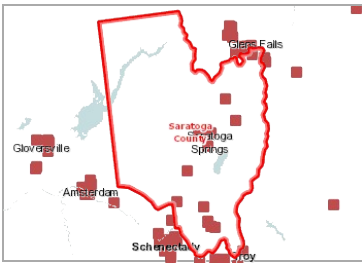
■ & Ć ooĆ Yμ o] ( ) , ošZ vš Ć•U WK^  
 □ ^ Ć ě}P }μvšĆU Ez

D ] Ć v D ] ] WĆ}À] Ć•

d}š o ]v•š]šμš]}v o D ] Ć v D ] ] %Ć}À] Ć•U ]v oμ ]vP Z}•%]}š o•U  
 ĆμĆ o Z ošZ o]v] • v }uμv]šĆ u vš o Z ošZ vš Ć• (}Ć ěZ Ć %}Ć  
 , ošZ v ,μv ^ ĆÀ] •U šZ Ć Á Ć íñ š]À D ] Ć v D ] ] ]v•š]š  
 šZ (}μĆšZ Ćμ Ćš Ć } ( îîîôX

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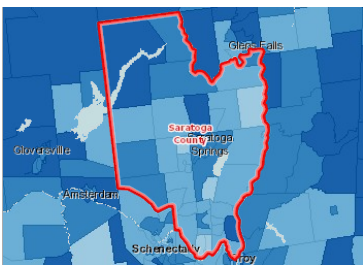
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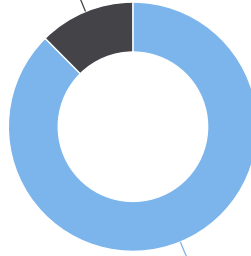
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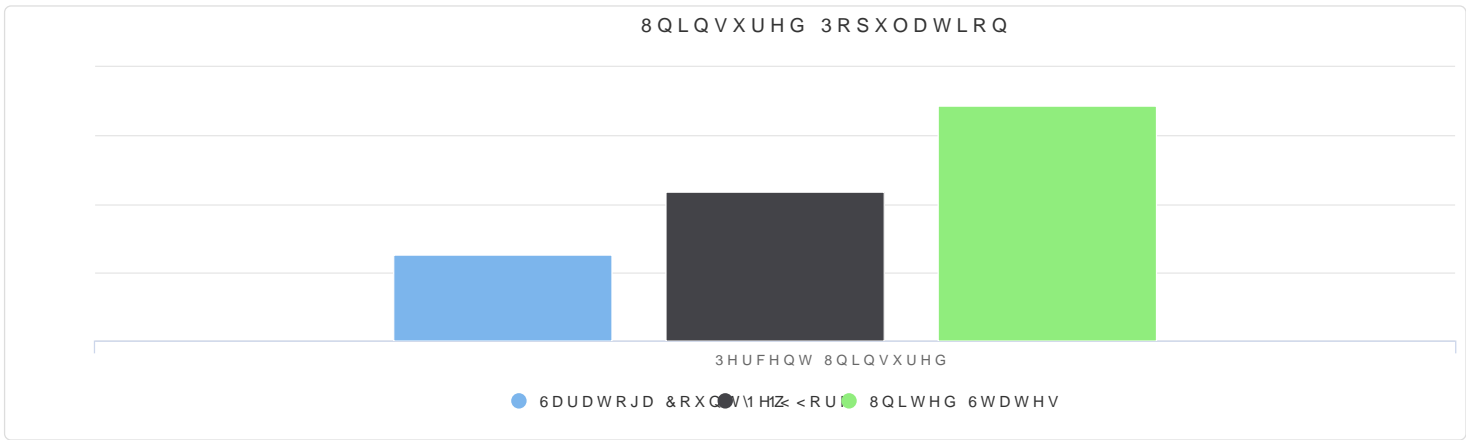


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Appendix A

Poverty Guidelines, all states (except Alaska and Hawaii)

2019 Annual

Household /Family Size	50%	*100%*	125%	130%	133%	135%	138%	150%	175%	185%	200%	250%	300%	400%
1	6,245	\$12,490	15,613	16,237	16,612	16,862	17,236	18,735	21,858	23,107	24,980	31,225	37,470	49,960
2	8,455	\$16,910	21,138	21,983	22,490	22,829	23,336	25,365	29,593	31,284	33,820	42,275	50,730	67,640
3	10,665	\$21,330	26,663	27,729	28,369	28,796	29,435	31,995	37,328	39,461	42,660	53,325	63,990	85,320
4	12,875	\$25,750	32,188	33,475	34,248	34,763	35,535	38,625	45,063	47,638	51,500	64,375	77,250	103,000
5	15,085	\$30,170	37,713	39,221	40,126	40,730	41,635	45,255	52,798	55,815	60,340	75,425	90,510	120,680
6	17,295	\$34,590	43,238	44,967	46,005	46,697	47,734	51,885	60,533	63,992	69,180	86,475	103,770	138,360
7	19,505	\$39,010	48,763	50,713	51,883	52,664	53,834	58,515	68,268	72,169	78,020	97,525	117,030	156,040
8	21,715	\$43,430	54,288	56,459	57,762	58,631	59,933	65,145	76,003	80,346	86,860	108,575	130,290	173,720
9	23,925	\$47,850	59,813	62,205	63,641	64,598	66,033	71,775	83,738	88,523	95,700	119,625	143,550	191,400
10	26,135	\$52,270	65,338	67,951	69,519	70,565	72,133	78,405	91,473	96,700	104,540	130,675	156,810	209,080

Poverty Guidelines, all states (except Alaska and Hawaii)

2019 Monthly

Household /Family Size	50%	*100%*	125%	130%	133%	135%	138%	150%	175%	185%	200%	250%	300%	400%
1	520	\$1,041	1,301	1,353	1,384	1,405	1,436	1,561	1,821	1,926	2,082	2,602	3,123	4,163
2	705	\$1,409	1,761	1,832	1,874	1,902	1,945	2,114	2,466	2,607	2,818	3,523	4,228	5,637
3	889	\$1,778	2,222	2,311	2,364	2,400	2,453	2,666	3,111	3,288	3,555	4,444	5,333	7,110
4	1,073	\$2,146	2,682	2,790	2,854	2,897	2,961	3,219	3,755	3,970	4,292	5,365	6,438	8,583
5	1,257	\$2,514	3,143	3,268	3,344	3,394	3,470	3,771	4,400	4,651	5,028	6,285	7,543	10,057
6	1,441	\$2,883	3,603	3,747	3,834	3,891	3,978	4,324	5,044	5,333	5,765	7,206	8,648	11,530
7	1,625	\$3,251	4,064	4,226	4,324	4,389	4,486	4,876	5,689	6,014	6,502	8,127	9,753	13,003
8	1,810	\$3,619	4,524	4,705	4,813	4,886	4,994	5,429	6,334	6,695	7,238	9,048	10,858	14,477
9	1,994	\$3,988	4,984	5,184	5,303	5,383	5,503	5,981	6,978	7,377	7,975	9,969	11,963	15,950
10	2,178	\$4,356	5,445	5,663	5,793	5,880	6,011	6,534	7,623	8,058	8,712	10,890	13,068	17,423

U.S. Department of Health and Human Services, effective January 11, 2019. <https://aspe.hhs.gov/poverty-guidelines>

Appendix B  
United Way ALICE by Location  
Saratoga County, 2014-2016

Town	Total HH 2014	HH ALICE & Poverty 2014	% ALICE & Poverty 2014	Total HH 2016	HH ALICE & Poverty 2016	% ALICE & Poverty 2016	Total HH Change 2014r2016	% TotalHH Change	HH Change ALICE & Poverty 2014r2016	% change ALICE & Poverty 2014r2016
Ballston (SD)	3,620	796	22%	3,778	793	21%	158	4%	(3)	-1%
Ballston Spa(P)	2,499	1,075	43%	2,167	823	38%	(332)	-13%	(251)	-5%
Charlton (SD)	1,604	289	18%	1,639	279	17%	35	2%	(10)	-1%
Clifton Park (SD)	14,537	2,471	17%	14,386	2,158	15%	(151)	-1%	(313)	-2%
Corinth (P)	970	514	53%	1,026	564	55%	56	6%	50	2%
Corinth (SD)	2,397	1,031	43%	2,480	1,042	42%	83	3%	11	-1%
Country KnollsCDR(P)	773	8	1%	736	59	8%	(37)	-5%	51	7%
Day (SD)	397	155	39%	380	179	47%	(17)	-4%	24	8%
Edinburg (SD)	661	297	45%	665	286	43%	4	1%	(12)	-2%
Galway (SD)	1,460	394	27%	1,501	495	33%	41	3%	101	6%
Greenfield (SD)	3,228	1,194	37%	3,221	966	30%	(7)	0%	(228)	-7%
Hadley (SD)	769	331	43%	711	242	34%	(58)	-8%	(89)	-9%
Hadley CDR(P)	424	199	47%	364	164	45%	(60)	-14%	(35)	-2%
Halfmoon (SD)	9,487	2,941	31%	9,938	3,081	31%	451	5%	140	0%
Malta (SD)	6,353	1,334	21%	6,447	1,418	22%	94	1%	84	1%
Mechanicville (P)	2,272	1,181	52%	2,261	1,198	53%	(11)	0%	17	1%
Milton (SD)	7,374	2,581	35%	7,452	2,385	32%	78	1%	(196)	-3%
Milton CDR(P)	1,214	279	23%	1,256	251	20%	42	3%	(28)	-3%
Moreau (SD)	5,834	2,159	37%	6,052	2,058	34%	218	4%	(101)	-3%
North BallstonSpaCDR(P)	558	206	37%	620	260	42%	62	11%	54	5%
Northumberland (SD)	1,888	529	28%	1,871	430	23%	(17)	-1%	(98)	-5%
Providence (SD)	813	252	31%	848	263	31%	35	4%	11	0%
Round Lake (P)	260	60	23%	273	71	26%	13	5%	11	3%
Saratoga (SD)	2,283	776	34%	2,122	658	31%	(161)	-7%	(118)	-3%
Saratoga Springs(P)	11,590	3,825	33%	11,767	3,530	30%	177	2%	(295)	-3%
Schuylerville (P)	666	293	44%	650	247	38%	(16)	-2%	(46)	-6%
South Glens Falls(P)	1,672	769	46%	1,687	860	51%	15	1%	91	5%
Stillwater (P)	651	215	33%	687	185	27%	36	6%	(29)	-6%
Stillwater (SD)	3,063	827	27%	3,207	802	25%	144	5%	(25)	-2%
Victory (P)	190	84	44%	172	71	41%	(18)	-9%	(13)	-3%
Waterford (P)	1,034	486	47%	989	455	46%	(45)	-4%	(31)	-1%
Waterford (SD)	3,737	1,383	37%	3,640	1,201	33%	(97)	-3%	(181)	-4%
Wilton (SD)	6,509	2,018	31%	6,530	1,828	28%	21	0%	(189)	-3%

United Way ALICE: A Study of Financial Hardship in New York, 2016 [unitedforalice.org/newyork](http://unitedforalice.org/newyork)

United Way ALICE: A Study of Financial Hardship in New York, 2016 [unitedforalice.org/newyork](http://unitedforalice.org/newyork)

P: Place

SD: County Sub-Division

CDP: Census Designated Place



## Appendix C

### Low-Income Community Stakeholder Survey Summary

Section 1 - Basic Information									
Ethnicity		Household Type		Total Household Size		Education		Age	
African-American/Black	2	Single Parent/Female	3	1	12	K to 8th Grade	2	21 and under	1
Caucasian/White	16	Single Parent/Male	4	2	10	9th to 12 grade	14	22-34	8
Hispanic	17	Two Parent	16	3	3	HS/Graduation/GED	10	35-44	11
Native American		Single Person	12	4	8	Some College	9	45-54	6
Asian		Couple/No Children	1	5		College Graduate	5	55-64	7
Other	4	Other	5	5+	4	Unknown	1	65 and over	8
Multi-Race	1								
Other Characteristics		Marital Status		Food Stamps		Source of Household income		Health insurance	
Farmer	3	Single	20	Yes	14	Employment only	22	Yes	30
Migrant Farm worker	1	Dating		No	27	employment + other	4	No	10
Seasonal worker	4	Living with partner	4	Amount		Unemployment insurance			
teen parent		married	13			social security	10	If yes:	
military family	2	widowed	2			temporary assistance (DSS)		Medicaid	11
veteran	3	divorced	2			SSI	5	Medicare	5
does not apply	28					Pension		Other	12
						Child Support			
						No Income	1		
						Other	1		
Section 2 - Children									
Children under care		Single Parent		Difficult to find affordable child care?		Currently use child care services?		If Yes, What kind of services?	
1	6	Yes	5	Difficult	9	Yes	5	Family/friends	4
2	9	No	23	Somewhat difficult	5	No	20	private childcare	1
3	1			not difficult	5			universal preschool	
4	2							head start	
5	1								
5+	1								
Section 3 - Health Care									
Household members with health insurance		Do you or anyone in your household have conditions that need medical treatment?		If yes, Are you satisfied?					
All	22	Yes	19	Yes	6				
none	5	Yes	23	No					
some	6	No	17						
does not apply	7								
Section 4 - Housing									
Check your current living situation:		Does your home have utilities(heat, plumbing, etc)?		In the past year, have you had any difficulty paying household expenses		Have you experienced any difficulties getting housing in Saratoga County?		If yes, what is it/(are they)?(check all that apply):	
Rent	23	Yes	37	At least once a year	9	Yes	3	Affordability	3
Own	4	No	3	At least once a month	5	Somewhat	4	Location of home in relation to job	2
Living with friends or family	2			At least once a week	2	Not at all	30	Do not qualify for assistance	1
Staying with friends, but do not live there	1	In the past year, have you experienced homelessness?		Has not been a problem	23			Qualified for assistance but lost it	
Currently homeless	1	Yes	4					Lanlords did not accept assistance	1
Provided by employer	2	No	35					other	1
Section 5 - Food									
During the month, do you run out of food?		How often do you get food at a food pantry?		How often do you eat at the soup kitchen?		Have you every choose between buying food, paying rent...?			
Never	23	Never	15	Never	21	At least once a year	10		
Sometimes but not often	8	a few times a year	12	a few times a year	3	at least once a month	4		
often	6	a few times a month	11	a few times a month	5	at least once a week			
every month	2	a few times a week	1	a few times a week	6	has not been a problem	24		
more than once a month	1	everyday	1	everyday	5				
Section 6 - Transportation									
Do you have reliable transportation?		Do you experience any barriers?		What form of transportation do you					
yes	24	No car	10	bus system	6				
no	16	price of gas	11	personal vehicle	23				
		no bus route near work		carpool	3				
		no bus route near home		walking	7				
		no barriers		bicycle	8				
		other		gov. assisted transport.					
				other	3				
Section 7 - Employment									
Employment status		do you experience any barriers to		Income					
student		no barriers	19	Weekly					
full time no benefits	8	no jobs in my field		monthly					
full time with benefits	5	no transportation	5	annual					
part time no benefits	9	pay too low to support fam.	1						
part time with benefits	5	lack of childcare	2						
stay-at-home parent	3	physical/mental disability	3						
unemployment/job searching	3	criminal history	2						
unemployment/not searching		lack of training/experience							
receiving disability	5	other	5						
retired	3	language	4						
Section 8 - EOC services									
Have you utilized any of the following programs from the Saratoga EOC? (check all that apply)									
Food Pantry	20								
Soup Kitchen	15								
Mobile Food Pantry	6								
Food Delivery	1								
Referrals/Case worker	3								
Tax preparation	4								
Spanish Translation Services/Advocacy	13								
ESOL Classes	6								
Head Start	3								
Energy Services	7								
WIC	1								
Section 9 - Veterans									
Are you a Veteran?									
Yes	3								
No	21								
If yes, please list any veteran assistance programs you have used:									

## Saratoga County Economic Opportunity Council's Community Needs Assessment Survey

Saratoga County Economic Opportunity Council (EOC) is conducting a comprehensive needs assessment to learn about service gaps that impact low-income residents in Saratoga county. The information from this project will help Saratoga County EOC to offer better services. Your participation is voluntary and should only take a few minutes. We will report our findings in group form only – your specific answers will be kept confidential. Thank you so much for your help!

Date: \_\_\_\_\_

### SECTION 1: Basic Information

1. City: _____		Zip Code: _____		
2. Ethnicity: ' African-American/Black ' Caucasian/White ' Hispanic ' Native American ' Asian ' Other _____ ' Multi-Race (2 or more above)	3. Household Type: ' Single Parent/Female ' Single Parent/Male ' Two Parent ' Single Person ' Couple/No Children ' Other _____	4. Total Household Size: _____	5. Education: ' K to 8 <sup>th</sup> grade ' 9 <sup>th</sup> to 12 <sup>th</sup> grade ' HS Graduated/GED ' Some College ' College Graduate ' Unknown	6. Age: ' 21 and under ' 22-34 ' 35-44 ' 45-54 ' 55-64 ' 65 and over
7. Other Characteristics: ' Farmer ' Migrant Farm Worker ' Seasonal Worker ' Teen Parent ' Military Family ' Veteran ' Does not apply	8. Marital Status: ' Single ' Dating ' Living with romantic partner ' Married ' Widowed ' Divorced	9. Food Stamps: ' Yes ' No  If yes, Amount: \$ _____	10. Source of Household Income (Please Check all that Apply) ' Employment only ' Employment + Other ' Unemployment Insurance ' Social Security ' Temporary Assistance (DSS) ' SSI ' Pension ' Child Support ' No Income ' Other _____	11. Health Insurance ' Yes ' No  If yes: ' Medicaid ' Medicare ' Other: _____

### SECTION 2: Children

If you have children who live in your care, please answer the questions below. If not, please skip to section 2.

1. How many children do you have living in your care? _____	2. Are you a single parent? ' Yes ' No	3. How difficult is it for you to find affordable child care? ' Difficult ' Somewhat difficult ' Not difficult	4. Do you currently use any child care services? ' Yes ' No  If yes, what kind of service(s) do you use (check all that apply)? ' Family/friends ' Private childcare ' Universal Preschool ' Head Start
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### SECTION 3: Health Care

1. How many members of your household (including yourself) have health insurance (including private insurance, Medicare, or Medicaid)? <input type="checkbox"/> All <input type="checkbox"/> None <input type="checkbox"/> Some <input type="checkbox"/> This question does not apply to me
2. Do you or anyone in your household have any conditions that need medical treatment? <input type="checkbox"/> Yes <input type="checkbox"/> No  If yes, are you satisfied with the medical treatment? <input type="checkbox"/> Yes <input type="checkbox"/> No

#### SECTION 4: Housing

1. Check your current living situation: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Living with friends or family <input type="checkbox"/> Staying with friends, but do not live there <input type="checkbox"/> Currently homeless	2. Does your home have working utilities (heat, plumbing, etc.)? <input type="checkbox"/> Yes <input type="checkbox"/> No	4. In the past year, have you had any difficulty paying household expenses? <input type="checkbox"/> At least once a year <input type="checkbox"/> At least once a month <input type="checkbox"/> At least once a week <input type="checkbox"/> Has not been a problem	5. Have you experienced any difficulties getting housing in Saratoga County? <input type="checkbox"/> Yes <input type="checkbox"/> Somewhat <input type="checkbox"/> Not at all  If yes, what is it/are they? (check all that apply): <input type="checkbox"/> Affordability <input type="checkbox"/> Location of home in relation to job <input type="checkbox"/> Do not qualify for assistance <input type="checkbox"/> Qualified for assistance but lost it <input type="checkbox"/> Landlords did not accept assistance <input type="checkbox"/> Other _____
	3. In the past year, have you experienced homelessness? <input type="checkbox"/> Yes <input type="checkbox"/> No		

#### SECTION 5: Food

1. During the month, do you ever run out of food? <input type="checkbox"/> Never <input type="checkbox"/> Sometimes but not often <input type="checkbox"/> Often <input type="checkbox"/> Every month <input type="checkbox"/> More than once a month	2. How often do you get food at a food pantry? <input type="checkbox"/> Never <input type="checkbox"/> A few times a year <input type="checkbox"/> A few times a month <input type="checkbox"/> A few times a week <input type="checkbox"/> Every day	3. How often do you eat at the soup kitchen? <input type="checkbox"/> Never <input type="checkbox"/> A few times a year <input type="checkbox"/> A few times a month <input type="checkbox"/> A few times a week <input type="checkbox"/> Every day	4. Have you ever had to choose between buying food and paying rent/childcare/medical bills/etc.? <input type="checkbox"/> At least once a year <input type="checkbox"/> At least once a month <input type="checkbox"/> At least once a week <input type="checkbox"/> Has not been a problem
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#### SECTION 6: Transportation

1. Do you have reliable transportation? <input type="checkbox"/> Yes <input type="checkbox"/> No	2. Do you experience any barriers to transportation (check all that apply)? <input type="checkbox"/> No car <input type="checkbox"/> Price of gas <input type="checkbox"/> No bus routes near work <input type="checkbox"/> No bus routes near home <input type="checkbox"/> No barriers <input type="checkbox"/> Other	3. What form of transportation do you use the most? <input type="checkbox"/> Bus system <input type="checkbox"/> Personal vehicle <input type="checkbox"/> Carpool <input type="checkbox"/> Walking <input type="checkbox"/> Bicycle <input type="checkbox"/> Government assisted transportation <input type="checkbox"/> Other _____
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#### SECTION 7: Employment

1. Employment status: <input type="checkbox"/> Student <input type="checkbox"/> Full time no benefits	2. Do you experience any barriers to employment (check all that apply)? <input type="checkbox"/> No barriers	3. Income: Weekly income:
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<input type="checkbox"/> Full time with benefits <input type="checkbox"/> Part time no benefits <input type="checkbox"/> Part time with benefits <input type="checkbox"/> Stay-at-home parent <input type="checkbox"/> Unemployed/job searching <input type="checkbox"/> Unemployed/not searching <input type="checkbox"/> Receiving disability <input type="checkbox"/> Retired	<input type="checkbox"/> No jobs for my field <input type="checkbox"/> No transportation <input type="checkbox"/> Pay too low to support family <input type="checkbox"/> Lack of childcare <input type="checkbox"/> Physical/mental disability <input type="checkbox"/> Criminal history <input type="checkbox"/> Lack of training or experience <input type="checkbox"/> Other _____	_____ Monthly income: _____ Annual income: _____
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**SECTION 8: EOC Services**

Have you utilized any of the following programs from the Saratoga EOC? (check all that apply)

<input type="checkbox"/> Food pantry <input type="checkbox"/> Soup kitchen <input type="checkbox"/> Mobile food pantry <input type="checkbox"/> Food delivery <input type="checkbox"/> Referrals/Case Worker <input type="checkbox"/> Tax Preparation <input type="checkbox"/> Spanish Translation Services/Advocacy <input type="checkbox"/> Head Start <input type="checkbox"/> Weatherization (Energy Services) <input type="checkbox"/> WIC
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**SECTION 9: Veterans**

Are you a veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No  If yes, please list any veteran assistance programs you have used: _____ _____ _____
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## Appendix D

Greatest Community Needs Identified by Service Providers	
Transportation	65
Health/Health Care	31
Affordable Housing	27
Lack of Sufficient Income/Affordability	21
Childcare	18
Awareness/Lack of Awareness of Services	15
Education	14
Access	11
Addiction/Addiction Services	10
Mental Health	10
Food Insecurity/Nutrition	10
Language Barrier	9
Employment	7

In 2018, service providers from Saratoga County human service agencies were surveyed at the annually Interagency Awareness Day. The survey was distributed to all exhibitors and while some correlation between the service area of the organization and needs identified, the top needs of transportation barriers, affordable housing and income/affordability were identified with greater frequency than the organizations focused on those issue areas and identified by organizations across a spectrum of service areas.

Survey Respondents by Organization Service Area	
Health and wellness, health insurance	21
Child Services: Child care, child abuse prevention, protective services)	20
Family planning and services	9
elderly and hospice care	9
housing and assistance	9
Crisis prevention and hotlines	8
Substance abuse and prevention	8
Financial and law enforcement services	8
Mental health	7
Community services	6
employment	6
other	6
veteran services	5
Disability services	4
education	4
Victim advocacy	3
food assistance	2
Total Repondents	135

Additional data was collected as part a of monthly service provider meetings. The network of service providers discuss community needs, trends, and focus discussions on seasonal programs and supports. Qualitative data collected from the focus discussion indicate indicate that transportation, healthcare, childcare, and housing are among the primary concerns and challenges faced by low-income members of the community.

Appendix E: NY Department of Education Information and Reports Services Students with Disabilities by Type

NAME	Autism	Deaf or Blindness	Deafness	Emotional Disturbance	Hearing Impairment	Intellectual Disability	Learning Disability	Multiple Disabilities	Orthopedic Impairment	Other Health Impairment	Speech or Language Impairment	Traumatic Brain Injury	Visual Impairment (includes Blindness)	Total SWD Count
BURNHILL/BALLSTONAKE CENTRAL SCHOOL DISTRICT	59		1	15		4	117	27		128	55		1	407
SHENENDEHOWA CENTRAL SCHOOL DISTRICT	116		2	38	4	22	324	35	5	337	76	3	2	964
CORINTH CENTRAL SCHOOL DISTRICT	15			8		7	20	5	3	42	42	2		144
EDINBURG COMMON SCHOOL DISTRICT	1						2				3			6
GALWAY CENTRAL SCHOOL DISTRICT	3			1	1	4	29	8	2	38	11		1	98
MECHANICVILLE CITY SCHOOL DISTRICT	15		1	6		6	62	17		49	40			196
BALLSTON SPA CENTRAL SCHOOL DISTRICT	59		1	15	3	20	227	29		213	104	1	2	674
SOUTH GLENS FALLS CENTRAL SCHOOL DISTRICT	32		2	10	2	4	110	14		134	88	3	4	403
SCHUYLERVILLE CENTRAL SCHOOL DISTRICT	11			8		8	45	22		38	31		1	164
SPRINGS	66		2	23	5	27	235	31	2	256	123		3	773
STILLWATER CENTRAL SCHOOL DISTRICT	20			7	1	7	47	11		47	9		1	150
WATERFORD/BALFMOON UNION FREE SCHOOL DISTRICT	14			8		3	28	5	1	29	26			114

## Appendix F

Number of Preschool Children Receiving Special Education Services as of December 1 or as of first Wednesday in October beginning in the 2008 r09 school year Reported by Public School Districts Located in Each County

School Year	County	# of Preschool Children with Disabilities
1994r1995	Saratoga	362
1995r1996	Saratoga	353
1996r1997	Saratoga	413
1997r1998	Saratoga	415
1998r1999	Saratoga	462
1999r2000	Saratoga	459
2000r2001	Saratoga	445
2001r2002	Saratoga	493
2002r2003	Saratoga	447
2003r2004	Saratoga	501
2004r2005	Saratoga	538
2005r2006	Saratoga	491
2006r2007	Saratoga	488
2007r2008	Saratoga	522
2008r2009	Saratoga	461
2009r2010	Saratoga	451
2010r2011	Saratoga	444
2011r2012	Saratoga	445
2012r2013	Saratoga	418
2013r2014	Saratoga	392
2014r2015	Saratoga	418
2015r2016	Saratoga	431
2016r2017	Saratoga	476

Source: NYS Department of Education Information and Reports Services