

Wkh#Drgjhw#dfdwrg#r# rxu#Dlh=#Uhsdubj#ru#E#xclbj#Jhwihp hqw	
Colleen Fitzgerald Baltis, QKA, QPFC, TGPC	
Wkh#ghz #hwihp hqw#sdugljp	3
H{shfdwrg#v#hddw}	5
Sdqqlbj#ru# rxu#hwihp hqw-	
Uhsdfbj#rxu#sd fkhfn	2
Vdybj#lqg#qyhwbj	5
Hp sar huvsrqvrhg#sdqv	3
Krz #p xfk#gr#q#hghB	5
Frxqgrz q#r#hwihp hqw#z kdwr#gr#3# hdw/#p# hdw/#1# hdu#xw#hwf1,	10
\rxu#hwihp hqw#exghw	5
F undwbj #lq#lqfrp h#wndp	5
P d{p l}bj#rxu#r#fbc#hfxuw	10
Uhfdfwbj	2
Ibdqfbc#surgxfw	3
UP Gv	2
T) D	<u>0</u>
	60