TEAM

VALUES, BELIEFS, BEHAVIORS, PERSPECTIVES

RESPECT
TRUST
TEAMWORK
FAIRNESS
EMPOWER EMPLOYEES
FEEDBACK
OPENNESS

COMMUNICATION
PEOPLE ORIENTED
FOCUSED PRODUCT
PERFORMANCE
CS
IMAGE
REALISTIC
CULTURE

WORK ETHIC
APPROPRIATE
PROF. HUMILITY
ACHIEVEMENT
ORIENTED

STRATEGY, IMP, ORG, PERF
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>#BUYERS</td>
<td>POP. DEMOG.</td>
<td>LIFESTYLES</td>
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LDRSHIP  
MGMT  
STRATEGY  
CUST. SVC.  
ORG. CULTURE  
ALLIANCES  
MIS / BETTER MSL  
DEL. MKG.  
ROUTEJ  

HIGH COST FLOOR  
LTD ACCESS TO CAPITAL  
COST DISADVANTAGE  
FIN. POSITION  
CASH FLOW  
DEBT RATIO