

6i bXYgfY[ ]Yfi b[ `VYgW` ]Y» h  
a ]``]UfXYbgWk YfYb`=bj Ygh]h]cbgVccghYf°

6i bXYghU[ `VYgW` ]Y» h'GhYi YfYbhUghi b[ Yb`ni f  
K ]fhgW UZhgzÖfXYfi b[ "I bhYfbY\ a Yb`dfcZ]h]YfYb`j cb  
\Ö\YfYb`5VgWfY]Vi b[ Yb`i bX`k Yb][ Yf`GhYi Yfb"



? Ö`bž`8Yi hgW`UbX`!`5a` \Yi h][ Yb`&\*"'> b]`&\$&) `ghY\Yb`X]Y  
NY]WYb`ZÖf`Y]bY`YbhgWY]XYbXY`K YbXY`]b`XYf`XYi hgWYb  
K ]fhgW UZh`8Yf`6i bXYghU[ `d`Ubhž`a ]``]UfXYbgWk YfY  
GhYi YfYbhUghi b[ Yb`ni `VYgW` ]Y» Ybž`X]Y`Y]b`Z`bXUa YbhU`Yg`N]Y`  
j YfZc`[ Yb.`X]Y`gWk`ÄWY`bXY`K ]fhgW UZh`YbX`]W`k ]YXYf`]b  
GWk i b[ `Vf]b[ Yb``8]YgY`Xfc`h`bi ba Y`f`XUg`Xf]hhY`>f]b`i`c`[ Y  
c`bY`bYbbYbgk YfhYg`K UW`ghi a`ni`V`Y]VYb``K ]Y`F UX]c`? Ö`b  
VYf]W`hYhž`\_ÖbbhY`XUg`bYi Y`A U» bU`a YbdU`Yh`X]YgYf`i`Ui hY  
Ybh[ Y[ Ybk ]f`\_Yb"

Ni`XYb`[ Yd`UbhYb`A U» bU`a Yb`[ Y`ÖfYb`Yfk Y]hYfhY  
5VgWfY]Vi b[ ga Ö[ `]W`\_Y]hYb`ZÖf`i`]fa Ybž`]bgVYgcbXYfY`ZÖf  
A UgW]bYb`i bX`9`Y`\_hfcZU`fnYi [ Y`I bhYfbY\ a Yb`\UVYb`X]Y

A Ò[ `]Wk\_Y]hž)\fY`5i g[ UVYb`Zøf`BYi UbGwUZZI b[ Yb`XY[ fYgg]]  
UVni gWfY]VYb` `XUg`VYXYi hYhž`g]Y`\_ÒbbYb`]b`XYb`YfghYb`↵\fYb  
V]g`ni` ` \$`i` `XYf`?cghYb`ghYi Yf`]Wk`[ Y`hYbX`a UWkYb`"8]YgY  
FY[ Y`i b[ `[ ]`h] cfYfgh`Zøf`XUg` ðj Ygh]h]cbgnY]hZYbghYf`nk ]gWkYb  
XYa`%"`↵` `]&\$&)`i bX`XYa`%"`↵bi Uf`&\$&,"

## 9]b`i`a`ZUggYbXYg`A`U»`bU\`a`YbdU`\_`Yh

8 Ug`6i bXYg\_UV]bYhh`\Uh`Y]bYb`9b`hk`i`fZ`Zøf`Y]b`ghYi Yf`]Wk`Yg  
ðj Ygh]h]cbggcZcfhd`fc[ fUa`a` `VYgWk`cgYbž`XYggYb`N]Y`Yg`]ghž  
8 Yi hgWk`UbX`gWk`bY`gha` Ò[ `]Wk`k`]YXYf`Ui`Z`K`UWk`ghi`a`g`\_i`fg`ni  
Vf]b[ Yb`i`bX`X]Y`K`YhhVYk`YfVgZÅ\][`\_Y]h`ni`ghÅf`\_Yb`"@Ui`h`  
**6i bXYgZ]bUbna` ]b]ghYf]i`a`**gc`Yb`X]Y`\_i`fnZf]gh][`Yb`ghYi Yf`]Wk`Yb  
FYWk`hgÅbXYfi`b[ Yb`Zøf`?`Uf`Y]h]i`bX`D`Ubi`b[ gg]Wk`Yf`Y]h]b`XYb  
ðj Ygh]h]cbgYb`hgWk`Y]Xi`b[ Yb`XYf`i`bhYfbY`a`Yb`gc`f[ Yb`"

9]b`Y`k`Y]hYfY`A`U»`bU\`a`Y`ja` `;`YgYhnYb`hk`i`fZ`g]Y`h`Y]bY  
gWk`f]h`k`Y]gY`G`Yb`\_i`b[ `XYf`?`ÒfdYfgWk`UZhghYi Yf`j`cf`"8]YgY`gc`j`cb  
VYghY`YbXYb`%)`i` `Ui`Z`%`\$`i` `V]g`ni`a` `↵\f`&\$`'`&`g]b`\_Yb`"8`Ua` ]h  
\_ÒbbhY`X]Y` `;`YgUa`hghYi YfVY`Ughi`b[ `Zøf`i`bhYfbY`a`Yb`Ui`ZYhk`Ug  
k`Yb][`Yf`U`g`&)`i` `fYXi`n]Yfh`k`YfXYb`"Ni`XYa` `k`]fX`X]Y  
i`bhYfbY`a`Yf]gWk`Y`ðj`Ygh]h]cb`]b`9!A`cV]`]hÅh`Xi`fWk`gdYn]Y`Y`Y  
5VgWk`fY]Vi`b[ Yb`[`YZøfXYfhž`k`cXi`fWk`6Yhf]YVY`+)`i` `XYf`?`cghYb  
bYi`Yf`9`Y`\_hfcZU\fnYi`[`Y`ja` `?`Ui`ZU\`f`ghYi Yf`]Wk`UbGyhnYb`\_ÒbbYb`"

## 8]Y`Z]bUbN]Y`Yb`5i`gk`]f`\_i`b[`Yb

8 Ug` `;`YgUa`hj`c`i`a`Yb`XYf`9b`h`Ughi`b[ ga`U»`bU\`a`Yb`VY`Ài`Zh]g]Wk  
Ui`Z`fi`bX`(`\*`A`]`UfXYb`9i`fc`V]g`&\$&-`ž`k`Ug`i`bhYfbY`a`Yb`XUVY]  
\Y`ZYb`gc`ž`]\fY`ni`\_ÒbZh][`Yb`ðj`Ygh]h]cb`Yb`ni`g]Wk`Yfb`"K`Å`fYbX  
X]Y`Dc`]h]\_`c`dh]a` ]gh]gWk`Ui`ZX]Y`[`YgYhn[`YVYf]gWk`Yb  
J`YfÅbXYfi`b[ Yb`V`]W`hž`Ài`»`Yfb`Y]b][`Y`K` ]fhgWk`UZhghYi`dYfhYb  
Yf[`ÀbnYbXY`6YXYb`\_Yb`"Gc`VYnY]Wk`bYh`HU[`YggWk`Ui`X]Y  
A`U»`bU\`a`Yb`U`g`k`]Wk`h][`Yg`G][`bU`ž`YXcWk`b]Wk`h`U`g`YbX[`Ø`h][`Y  
@Øgi`b[ `Zøf`X]Y`<`YfUi`gZcfXYfi`b[ Yb`XYg`A`]hY`ghUbXg`"

8]Y`i`bg]Wk`Yf`Y]hYb`Xi`fWk`X]Y`]bhYfbUh]cbU`Y`@U[`Y`i`bX`XYb  
?`cbZ]\_`h`a` ]h`XYb`i`G5`ØVYf`NØ`Yž`Yhk`U`Xi`fWk`X]Y`Dc`]h]\_`j`cb`i`G!

DfĀg]XYbh'8cbU`X`Hfi a dž'gd]Y`Yb`XUVY]`Y]bY`b]Włh  
i bhYf[ YcfXbYhY`F c`Y`"8]Y`GhYi YfUi gZĀ`Y`XYg  
K UWłghi a gVccghYfg`VYhfU[ Yb`gWłĀhni b[ gk Y]gY`(`,`A`)]UfXYb  
9i fcž'k Ug`VYgcbXYfg`Ybcfa Y`<YfUi gZcfXYfi b[ Yb`ZØf`cWł  
j YfgWłi`XYhY`?ca a i bYb`a`]h'g]Wł`Vf]b[ h"

## Ni gĀhn`]Wł Y`=bj Ygh]h]cbYb`i bX`5i g[ `Y]Wł

9]b`k Y]hYfYg`5i [ Yba Yf\_]b`XYb`U\_hi Y`Yb`6YfUhi b[ Yb`]Y[ h`Ui Z  
XYa`Z]bUbn]Y`Yb`5i g[ `Y]Wł`ZØf`X]Y`?ca a i bYb`ž`X]Y`&\$&) `j cf  
Ybcfa Yb`9]bbU`a Yj Yf`i ghYb`ghY`Yb`"8Yf`6i bX`U`h`ni [ Yg]WłYfhž  
X]Y`GhYi YfUi gZĀ`Y`XYf`?ca a i bYb`V]g`&\$&- `j c`ghĀbX][ `ni  
ØVYfbY`a Yb`"8]Y`5i g[ `Y]WłgnU`i b[ Yb`YfZc`[ Yb`ØVYf`X]Y  
J YfhY]i b[ `XYf`A Y`fk YfhghYi Yf!9]bbU`a Yb`ž`i bX`ni gĀhn`]Wł  
k YfXYb`,`A`)]UfXYb`9i fc`]b`6]Xi b[ gY]b]Włhi b[ Yb`i bX  
?fUb`Yb`Āi gYf`]bj Ygh]Yfh"

8]Y`9i dYfhYba Y]bYf`g]bX`]bg[ YgUa`h`j Yf`U`h`Yb`cdh]a`]gh]gWł`"8Yf  
6i bXYgj YfVUbX`; fc»`U`bXY`ž`5i » Yb`U`bXY`ž`8]Ybgh`Y]ghi b[ Yb  
f6; 5Ł`ZcfXYfh`YXcWł`ž`[ Yn]Y`hY`=a di`gY`ZØf`X]Yb`A`]hh`ghUbX`ni  
gYhnYb`ž`i a`X]Y`k`]fhgWł`UZh`]WłYb`J cfUi ggYhni b[ Yb`U`b[ Zf]gh][ `ni  
j YfVYggYfb`"8]Yg`nY][ hž`XUgg`hfch`XYg`; YgYhnYgj cf`UVYbg`X]Y  
<YfUi gZcfXYfi b[ Yb`XYf`XYi hgWłYb`K`]fhgWł`UZh`]Włh`ni  
i bhYfgWłĀhnyb`g]bX`"6U`X`\_ØbbhY`g]Wł`nY][ Yb`ž`cV`X]YgY  
A U» bU`a Yb`hUhgĀWł`]Wł`XYb`Yf`cZzhYb`5i ZgWłk i b[ `Vf]b[ Yb  
k YfXYb"

8YhU]`g	
Cfh	?Øb`ž`8Yi hgWł`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fUX]c`_cY`b"XY</li> <li>• k k k "Vi bXYgZ]bUbna`]b]ghYf]i a`"X Y</li> <li>• k k k "hU[ YggWłUi`"XY</li> </ul>

6Ygi WłYb`G]Y`i bg`Ui Z.`a Y]b!\_cY`b"bYh