

F Y\_c fX!5ba Y`Xi b[ Yb.`? Ò`b`d`Ub h  
Xf]b[ YbX`bYi Y` : ÒfXYfgW\i `ghUbXc fhY`°

÷`? Ò`b!J c[ Y`gUb[ `ZØ\ fh`ghY][ YbXY`GW\Ø`YfnU\`Yb`i bX  
GW\UXghcZZVY`Ughi b[ `ni `GW\i `gW\`Y»i b[ Yb`i bX`D`ÀbYb`ZØf  
bYi Y` : ÒfXYfgW\i `ghUbXc fhY`"



? c`\_fUVYbk Y[ ž') \$, &+`? Ò`bž`8Yi hgW\`UbX`!`÷`? Ò`b!  
J c[ Y`gUb[ `ghY\`h`X]Y` : ÒfXYfgW\i `Y`ZØf` ; Y]gh][ Y`9bhk ]W`\_i b[ `Ua  
? c`\_fUVYbk Y[ `j cf`Y]bYf`<YfUi gZcfXYfi b[ "`8i fW\`Y]bYb`<`]ZYfi Z  
XYf`GW\i `dZY[ gW\UZh`k ]fX`Ui ZX]Y`Ub[ YgdUbbhY`G]hi Uh]cb  
Ui Za Yf\_gUa `[ Ya UW\hž`XU`X]Y`5ba Y`Xi b[ Yb`gdfi b[ \UZh  
[ Ygh]Y[ Yb`g]bX`i bX`VYfY]hg`+\$`D`ÀhnY`ØVYf`XYa `j YfZØ[ VUfYb  
?cbh]b[ Ybh`]Y[ Yb`"I a `XYb`D`Uma Ub[ Y`ni `"]bXYfbž`k YfXYb`HY]`Y  
XYf`GW\Ø`Yf`Ub`Y]bYf`GW\i `Y`]b`K Y]XYb`i bhYff]W\hYhž`k Ug`X]Y  
J YfhY]i b[ `XYf`GW\Ø`Yf`Ui Za Y\`fYfY`GhUbXc fhY`bcW\`\_ca`d`n]YfhYf  
a UW\h`C`VYfVØf[ Yfa Y]ghYf]b`<Ybf]YhY`FY`\_Yf`VYgi W\hY`\_Øfn`]W\  
X]Y` : ÒfXYfgW\i `Yž`i a `g]W\`Y]b`6`]X`j cb`XYf`@U[ Y`ni `a UW\Yb`" `8]Y  
<YfUi gZcfXYfi b[ `V`Y]Vhž`X]Y`GW\Ø`Yf`g]bbj c``Ui ZX]Y  
j YfgW\]YXYbYb`GhUbXc fhY`ni `j YfhY]Yb` žgc`FY`\_Yf`k`À`fYbX`]`fYg

6Ygi Wxg" 'a ' \_ca a YbXYb'GWxi 'U\fg]bX'YXcW'ni gÀhn]WXY  
GWxi 'd'ÀhnY' ]b'5i gg]Wxhzi a 'XYb', VYf\Ub[ 'Ub'5ba Y'Xi b[ Yb'ni  
VYk À'h][ Ybžk ]Y'X]Y' **F i bXgWU**i 'VYf]WxhYh"

GWX UX\ UZhY 'F Ài a ' ]Wx\_Y]hYb' i bX'j cf`Ài Z][ Y  
GWX `]Y» i b[

9]b'k Y]hYfYf'; fi bX'ni f'6Ygcf[ b]g' ]gh'X]Y'j cf`Ài Z][ Y'GWX `]Y» i b[  
XYf': ÒfXYfgWxi 'Y'gck ]Y'XYf'; fi bXgWxi 'Y'Ua ' ?c`\_fUVYbk Y[ 'UV  
XYa ' %\* "'GYdhYa VYf'&\$&(' "9f\Ò\hY'GWX UXghcZk YfhYž'X]Y'VY ]  
@ Zhi bhYfji Wxi b[ Yb'ZYgh[ YghY`'h'k i fXYbž'a UWXYb' [ fc» Y'HY' ]Y  
XYg'GWxi '[ YVÀi XYg'i bVYbi hnVUf"'9]b' i bUb[ YbY\ a Yf'; Yfi Wx' i bX  
6YgWxk YfXYb'j cb'A ]hUfVY]hYbXYb'ZØ\fhYb'XUni ž'XUgg'X]Y'GhUXh  
?Ò'b'fYU[ ]YfhY' i bX'X]Y'GWxi 'Yb'V]g'Ui Zk Y]hYfYg'gW'cgg" '9]b  
: UW ]bgh]hi h'ghY`'hY'Yf\Ò\hY'K YfhY'XYf  
?c\`Ybk UggYfghcZ] YfV]bXi b[ 'B Ud\h\U' ]b'ZYghž'k Ug'Ui Z'XYb  
Bi hni b[ 'j cb'gWx UXghcZ\U'h][ Ya 'Duf\_Yhh\_'YVYf'ni fØW\_ni ZØ\fyb  
]ghž'XYf'VYfY]hg'gY]h'a Y\fyfYb' ð\fnY\bhYb'j Yf'Y[ h'k i fXY"'8 ]Y'  
**?Ò'bYf'GhUXh!5bnY][ Yf'**VYhcbhž'XUgg'X]Y'; Ygi bX\Y]hgVY\ÒfXY  
\_Y]b'gcZcfh][ Yg'; Ygi bX\Y]hgf]g]\_c'ZØf'X]Y'GWX Ø'Yf'gU\ž'XYbbcWx  
k i fXY'ni f'J cfg]Wxh'YbhgWx]YXYbž'XU'X]Y'K YfhY' ]b'Y]b][ Yb'F Ài a Yb  
X]Y'; fYbnk YfhY'ØVYfgWx f]hYb"

8 Ug'; Ygi bX\Y]hgUa h'\Uh'XUVY]'i bhYfghf]WxYbž'XUgg'Yg'\_Y]bY  
U\_i hY'; Ygi bX\Y]hg[ YZÀ\ fXi b[ 'ZØf'X]Y'GWX Ø'Yf]bbYb' i bX'GWX Ø'Yf  
[ UV' i bX'X]YgY'ni '\_Y]bYa 'NY]hdi b\_h]b'; YZU\ f'k UfYb"'Hfc'h'X]YgYf  
6Yfi \][ i b[ '\UVYb'X]Y'VYhfcZYZbYb'9'hYfb' i bX'@Y\ f\_fÀZhY  
XYbbcWx'6YXYb\_Yb' [ YÀi » Yfh'"6YgWxk YfXYb'k ]Y'?cdZgWxa YfnYb  
i bX'?c'bnYbhU]cbggWxk ]Yf][ \_Y]hYb'k i fXYb'VY]'5i ZYbh\U'hYb' ]b  
VY`UghYhYb'F Ài a Yb'ZYgh[ YghY`'h'"8 ]Y'GhUXh'd`Ubhž  
gWx bY`gha Ò[ `]Wx'Y]bY'@Ògi b[ 'ni f'K ]YXYf\YfghY`'i b[ 'XYf  
Bi hnVUf\_Y]h'XYf'VYhfcZYZbYb'F Ài a Y'ni 'Ybhk ]W\_Y'bž'i a 'XYb  
I bhYff]Wxh'ja '[ Yk c\bhYb'F U\ a Yb'k ]YXYf'Ui ZbY\ a Yb'ni '\_ÒbbYbž  
k ]Y'XYf' **K 8 F** 'VYf]WxhYh"

Ni \_i bZhgdYfgdY\_h]j Yb' i bX'bc hk YbX][ Y  
GUb]Yfi b[ Yb

8]Y`G]hi Uh]cb`ghY`h`X]Y`GhUXh?`Ò`b`j`c`f`ni`g`À`h`n`]W`X`Y`  
 <YfUi`gZcfXYfi`b[`Yb`"8]Y`J`Yfk`U`hi`b[`d`f`Ø`Z`h`Y]b`Y`B`Y`i`[`f`Ø`b`X`i`b[`  
 Y]b`Y`f`:`Ò`f`X`Y`f`g`W`i`Y`ž`i`a`X`Y`X`f]b[`Y`b`X`V`Y`b`Ø`h][`h`Y`b`D`À`h`n`Y`ni`  
 g`W`U`Z`Y`b`"5`i`g`g`W`U`[`[`Y`V`Y`b`X`"Y`f`Z`Ø`f`g]b`X`U`i`W`X`Y`f`À`i`a`]W`X`Y`b`  
 A`À`b[`Y`U`b`X`Y`f`V`Y`g`h`Y`Y`b`X`Y`b`:`Ò`f`X`Y`f`g`W`i`Y`F`Y`X`k`]h`n`g`h`f`U`»`Y`ž`k`c`  
 a`U`b`Y`b`X`U`i`Z`X`Y`b`A`U`b[`Y`U`b`:`U`W`!`i`b`X`8]Z`Y`f`Y`b`n]Y`fi`b[`g`f`À`i`a`Y`b`ž`  
 g`c`k`]Y`g`U`b]h`À`f`Y`b`5`b`U`[`Y`b`"b[`Y`k`]Y`g`Y`b`k`]f`X`"8`Y`f`J`c`f`g]h`n`Y`b`X`Y`X`Y`f`  
 9`h`Y`f`b`d`Z`Y`[`g`W`U`Z`ž`G`h`Y`Z`U`b]Y`@]d`d`Y`h`ž`"U`h`X]Y`G`h`U`X`h`Y]b`X`f]b[`]W`X`i`a`  
 l`b`h`Y`f`g`h`Ø`h`ni`b[`]Y`V`Y`h`Y`b`ž`i`a`X`Y`b`V`U`i`]W`X`Y`b`N`i`g`h`U`b`X`X`Y`f`  
 G`W`i`f`À`i`a`Y`ni`j`Y`f`V`Y`g`g`Y`f`b`"

Ni`X`Y`a`k`]f`X`X]Y`:`Y`f`h][`g`h`Y`i`b[`]X`Y`f`b`Y`i`Y`b`:`fi`b`X`g`W`i`Y`  
 ?`i`b`h`Y`f`V`i`b`h`]a`:`Ò`f`]b[`Y`f`!`N`Y`b`h`f`i`a`V]g`ni`a`G`W`i`U`f`Y`g`V`Y`[`]b`b`  
 &`\$`&`,`#`&-`U`b[`Y`g`h`f`Y`V`h`ž`k`U`g`ni`g`À`h`n`]W`X`Y`<`c`Z`b`i`b[`]U`i`Z`Y]b`Y`  
 9`b`h`g`d`U`b`b`i`b[`]X`Y`f`@]U[`Y`V`f]b[`h`"8]Y`G`h`U`X`h`"U`h`ni`X`Y`a`X]Y`  
 A`Ø`[`]W`X`\_`Y]h`X`Y`f`l`a`k`]X`a`i`b[`]Y]b`Y`f`V`Y`g`h`Y`Y`b`X`Y`b`G`W`i`Y`ni`f`  
 :`Ò`f`X`Y`f`g`W`i`Y`]b`6`Y`h`f`U`W`h`[`Y`n`c[`Y`b`ž`k`U`g`X`Y`b`8`f`i`W`\_`U`i`Z`X]Y`  
 V`Y`h`f`c`Z`Y`b`Y`b`9`h`Y`f`b`i`b`X`G`W`Ø`Y`f`a`]b`X`Y`f`b`\_`Ø`b`h`Y`"9`g`V`Y`V]h`ni`  
 \`c`Z`Y`b`ž`X`U`g`g`X`i`f`W`X]Y`U`b[`Y`\_`Ø`b`X][`h`Y`b`A`U`»`b`U`a`Y`b`V`U`X`k`]Y`X`Y`f`  
 Y]b`U`b[`Y`b`Y`a`Y`f`G`W`i`V`Y`h`f]Y`V`U`b`U`Y`b`G`h`U`b`X`c`f`h`Y`b`[`Y`k`À`f`Y]g`h`Y`h`  
 k`Y`f`X`Y`b`\_`U`b`b`"

8YhU]`g	
C`f`h	?`c`_`f`U`V`Y`b`k`Y`[`ž`)`\$`,`&`,`+`?`Ò`b`ž`8`Y`i`h`g`W`U`b`X`
E`i`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"fi`b`X`g`W`U`i`!`c`b`]b`Y`"X`Y`</li> <li>• k`k`k`"_`g`h`U`"X`Y`</li> <li>• k`k`k`%"k`X`f`"X`Y`</li> </ul>

6Ygi`W`X`Y`b`G]Y`i`b`g`U`i`Z.`a`Y]b`!`\_`c`Y`b`"b`Y`h`