

? Ò`b `]a `5i gbU\`a Yni ghUbX.  
6ca VYbYbhgW\`ÀfZi b[ `nk ]b[ h`ni f  
9j U\_i ]Yfi b[ `

; fÒ» hY`9j U\_i ]Yfi b[ `? Ò`bg`gY]h`XYa `Nk Y]hYb`K Y`h\_f]Y[ .  
&\$"\$\$\$`A YbgW\`Yb`k Y[ Yb`K Y`h\_f]Y[ gVca VYb`Ui g`XYf  
5`hghUXh`YbhZYfbh"



? Ò`b ž`8Yi hgW\`UbX`!`? Ò`b`Yf`YVh`\`Yi hYž`Ua `( " ' † b ] ' & \$ & ) ž`Y]bY  
Ui » Yf[ Yk Ò`b`]WY`G]hi Uh]cbž`X]Y`X]Y`GhUXh`gY]h`, `i \f`Ua `A cf[ Yb  
]a `5i gbU\`a Yni ghUbX`\`À`h`8]Y[ fÒ» hY`9j U\_i ]Yfi b[ `gY]h`XYa  
Nk Y]hYb`K Y`h\_f]Y[ `]gh`a `; Ub[ Yž`bUW\`XYa `VY]  
GcbX]Yfi b[ gUfVY]hYb`Ui ZXYf`8Yi hnYf`K YfZh[ `Y]W\`XfY]  
6`]bX[ `Àb[ Yf`Ui g`XYa `Nk Y]hYb`K Y`h\_f]Y[ `YbhXYW`h`k i fXYb"  
8Ufi bhYf`VYz]bXYb`g]W\`nk Y]`Ua Yf]\_Ub]gW\`Y`&\$!`NYbhbYf!6ca VYb  
i bX`Y]bY`nY\`bnYbhYfbY`6ca VYž`U`YgUa h`Ui g[ YghUhhYh`a ]h  
\`cW[ YZÀ`\f`]W\`Yb`5i ZgW\`U[ nØbXYfb``8]YgY`:`i bXY`\`UVYb`XUni  
[ YZØ\`fhž`XUgg`X]Y`GhUXhj`Yfk U`hi b[ `i bX`XYf  
? Ua dZa ]hhY`VYgY]h][ i b[ gX]Ybgh`U`Ufa ]Yfh`k i fXYbž`i a `X]Y

6ca VYb`VU`Xa Ò[ `]W\gh`ni `YbhgW\ÀfZYb"8 ]Y`6]`X`VYf]W\hYhž`XUgg  
fi bX`&\$") \$\$`A YbgW\Yb`j cb`XYf`9j U\_i ]Yfi b[ `VYhfcZZYb`g]bXž`XU  
XYf`; YZU\fybVYfY]W\`j b`XYf`5`hghUXh]b`Y]bYa `F UX]i g`j cb`%"\$\$\$  
A YhYfb`UV[ Yf]Y[ Y`h`k i fXY"

≠bYf\U`V`X]YgYg`6YfY]W\g`]Y[ Yb`j ]Y`Y`VYXYi hYbXY  
9]b]W\hi b[ Ybž`XUfi bhYf`), `<chY`gž`Y]b`?`]b]\_ž`bYi b`GW\i `Yb`i bX  
Y]bY`J]Y`nU\`j cb`A i gYb`i bX`F`YghUi fUbhg"5i W\`XYf`6U\`b`cZ  
? Ò`b`A YggY#8Yi hmž`X]Y`@Ubl Ygg`5fYbU`gck ]Y`j YfgW\]YXYbY  
gh`Xh]gW\Y`8]YbghghY`Yb`g]bX`VYhfcZZYb"6YgcbXYfg  
VYa Yf`\_Ybgk Yfh`]ghž`XUgg`X]Y`@j Y!GYbXi b[ `Di b`\_h`+ `XYg`HJ!  
GYbXYfg`F H@UV[ YVfcW\Yb`k i fXY`/`X]Y`A ]hUfVY]hYf`UfVY]hYb`bi b  
]a `A cV]`Y`C Z]W\`j b`6Yf`]b"8]Yg`nY][ hž`k ]Y`i a ZUggYbX`X]Y  
A U» bU\`a Yb`ni f`G]W\Yf\Y]h`XYf`6Yj Ò`\_Yfi b[ `g]bX"8Yf`  
**HU[ YggW\Ui`** `YVh`Yfj cfž`XUgg`Y]b][ Y`<cW\`nY]hYb`]a  
<]ghcf]gW\Yb`F Uh\Ui g`bUW\`Dcfn`j Yf`Y[ h`k cfXYb`g]bX"

## 9j U\_i ]Yfi b[ `i bX`5b`Ui ZghY`Yb

8]Y`9j U\_i ]Yfi b[ `VYhf]Zh`b]W\h`bi f`5bk c`bYfž`gcbXYfb`Ui W\  
6Yfi Zgh`Ah][ Yž`X]Y`]b`XYb`VYhfcZZYbYb`; YV]YhYb`UfVY]hYb"8Yf`Ni [ !  
i bX`HfUa j Yf`\_Y\`f`]b`? Ò`b`Yf`YVh`Yf\`YV`]W\Y`9]bgW\`f`Ab`\_i b[ Ybž  
gcXUgg`j ]Y`Y`DYbX`Yf`j cb`XYb`GdYffi b[ Yb`VYhfcZZYb`g]bX"  
GhfU» YbgdYffYb`k i fXYb`Y]b[ Yf]W\hYhž`i bX`Yg`k ]fX`Xf]b[ YbX  
[ YfUhYbž`XYb`≠bYbghUXhVYfY]W\`ni `a Y]XYb"Ni XYa `g]bX`XfY]  
F`Y]b!6fØW`\_Ybž`X]Y`<c`Ybnc`Yfb!ž`X]Y`GYj Yf]bg!`i bX`X]Y`8Yi hnYf  
6fØW`\_Yž`ZØf`XYb`J Yf`\_Y\`f`[ YgdYffhž`k `A`fYbX`XYf`? Ò`bYf  
<Ui dhVU\`b`cZ`k Y]hYf\]b`fi bX`i a `X]Y`i `f`YffY]W\VUf`]gh"8]Y`  
**GhUXh? Ò`b`** `Uh`gdYn]Y`Y`5b`Ui ZghY`Yb`ZØf`X]Y`9j U\_i ]YfhYb  
Y]b[ Yf]W\hYh`F`YW\hgf\Y]b]gW\`]b`XYf`A YggY\U`Y`%\$`%`i bX  
`]b`\_f\Y]b]gW\`]a `6Yfi Zg`\_c`Y[ `<i a Vc`XhghfU» Yž`5i » YbghY`Y  
DYf`Yb[ fUVYb`%\$`%"6Y]XY`5b`Ui ZghY`Yb`k i fXYb`i a `i `i `f  
[ YØZbYh"

8]Y`9j U\_i ]Yfi b[ `]gh`b]W\h`bi f`Y]b`c[ ]gh]gW\Yf`? fUZhU`hž`gcbXYfb  
ghY`h`Ui W\`X]Y`5bk c`bYf`j cf`j ]Y`Z`h][ Y`<YfUi gZcfXYfi b[ Yb"  
<Ui gh]YfY`XØfZYb`b]W\h]b`X]Y`5b`Ui ZghY`Yb`a ]h[ YVfUW\h`k YfXYbž  
i bX`i b[ Yk ]gg\Y]h`ØVYf`XYb`NY]hdi b`\_h`XYf`6ca VYbYbhgW\ÀfZi b[

V`Y]Vh"6Øf[ Yf]bbYb`i bX`6Øf[ Yf`k YfXYb`[ YVYhYbž`g]W`ZØf  
 ðZcfa Uh]cbYb`Ub`XUg`6Øf[ YfhY`YZcb`i bhYf`\$&&%#&&%!\$`cXYf`%%)  
 ni`k YbXYb`"8]Y`K 8F`VYf]W`hYh`ØVYf`X]Y`G]hi Uh]cb`]b`a Y`fYfYb  
 GcbXYfUi g[ UVYbž`i a`X]Y`?Ø`bYf`Ui Z`XYa`@Ui ZYbXYb`ni`U`hYb"

5b[ Yg]W`hg`XYf`\\]ghcf]gW`Yb`8]a Ybg]cb`X]YgYf  
 9j U\_i ]Yfi b[ gU\_h]cb`nY][ h`g]W`ž`XUgg`hfchn`a cXYfbYf  
 G]W`Yf\Y]hgj cf\_Y`fi b[ Yb`X]Y`Gdi fYb`XYg`?f]Y[ Yg`Ui W`j ]Y`Y  
 ð\fnY`bY`gd`ÅhYf`bcW`]a a Yf`g]W`hVUf`g]bX`"?Ø`b`V`Y]Vh]b  
 X]YgYb`HU[ Yb`i bhYf`VYgcbXYfYf`6YcVUW`hi b[ ž`k`Å`fYbX`X]Y`GhUXh  
 XUg`k ]W`h][ Y`N]Y`j YfZc`[ hž`X]Y`G]W`Yf\Y]h]`fYf`6Øf[ Yf`ni  
 [ Yk`Å`f`Y]ghYb"

8YhU]`g	
C fh	?Ø`bž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "V]`X"XY</li> <li>• k k k "hU[ YggW`Ui "XY</li> <li>• k k k "ghUXh!_cY`b"XY</li> </ul>

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