

: U\ ffUXXYa cg ]b ' ? Ò`b . ' < Øfh\ 'k ]fX`ni a  
< chgdch`ZØf`F UX!5 \_h]j ]ghYb`°

5a`%) "' ð b ] ' & \$ & ) `Z]bXYb`]b`< Øfh\ ž`K Y]XYb`i bX`? Ò`b  
: U\ ffUXXYa cg`ZØf`a Y\ f`G]W\ Yf\ Y]h`ZØf`F UXZU\ fyf`ghUhh"  
HY]`bY\ a Yf`ghUfhYb`Ua`C hhc!F ÀW\_Y!D`Uhn"



< Øfh\ ž`8 Yi hgW\`UbX`!`5a`GcbbhU[ ž`XYa`%) "' ð b ] ' & \$ & ) ž`k ]fX`]b  
? Ò`b`i bX`! a [ YVi b[ `X]Y`bÀW\ ghY`[ fc» Y`: U\ ffUXXYa c`ghUhhZ]bXYb`"  
8]Y`? ]X]WU`A Ugg`in]Y\ h`VYfy]hg`ni a`k ]YXYf\c`hYb`A U`? ]bXYf  
i bX`: Ua` ]]Yb`Ubž`i a`g]W\`ZØf`VYggYfy`6YX]b[ i b[ Yb`ZØf`F UXZU\ fyf  
Y]bni gYhnYb`"; Ya Y]bgUa`k ]fX`j cb`< Øfh\`Ui g`ØVYf`K ]XXYfgXcfZ  
i bX`K Y]XYb`k Y]hYf`]b`X]Y`? Ò`bYf`bbYbghUXh`ni f  
5VgW\`i gg\_i bX[ YVi b[ `Ui Z`XYa`< Yi a Uf\_h[ YfUXY`h`C f[ Ub]g]Yfh  
k ]fX`X]Y`J YfUbghU`hi b[ `UV`XYa`C hhc!F ÀW\_Y!D`Uhn`]b`< Øfh\`ž`i bX  
X]Y`HY]`bY\ a Yf`ghUfhYb`UV`A ]hhU[ ž`bUW\XYa`g]Y`g]W\`Xcfh  
j YfgUa`a Y`h`\UVYb"

8]Y`? i bX[ YVi b[ `Ui Z`XYa`< Yi a Uf\_h`k ]fX`[ Y[ Yb`%\*`" \$`I` \ f  
YbXYb`i bX`gc``Ui Z`X]Y`6YXØfZb]ggY`j cb`F UXZU\ fyfbž

]bgVYgcbXYfY j cb ?]bXYfb i bX : Ua ]YbžUi Za Yf\_gUa 'a UWXYb"  
8]Y' ?]X]WU`A Ugg `ZcfXYfh'a Y\`f'G]WXYf\Y]h'Ui ZXYb`GhfU»Ybž'i bX  
XUg`A chhc` GhfU»Yb`g]bX`ZØf`U`Y`XU`k ]fX`]b`X]YgYa`?cbhYI h  
VYgcbXYfg`VYhcbh"N]Y`]gh`Ygž`Y]b`l`a`XYb`Yb`]b`XYf  
J Yf\_Y\fgdc`]h[\_`YfVY]ni ZØ\fyb`i bX`\_]bXYfZFYi bX`]WXY`A`cV`]hÅh]b  
XYb`GhÅXhYb`ni`ZØfXYfb" `č`?`Ò`b`k`YfXYb`XU\Yf`Ui`W  
J Yf\_Y\fgY]bgWfÅb\_i b[ Yb`i bX`GhfU»YbgdYffi b[ Yb`]b`XYb  
VYhfcZYbYb`; YV]YhYb`Yfk UfhYhž`k Ug`VYgcbXYfg`fi bX`i`a`XYb`C`hhc!  
F`ÅW`Y!D`Uhm`ni`J`Yf\_Y\fgVY\]bXYfi b[ Yb`ZØ\fyb`\_`Ò`b`hYž`k`J`Y`  
**F`UX]c`9fZh`VYf]W`hYh`**

## 9]b`Vi`bXYgk`Y]hYg`D\`Åbca`Yb

8]Y' ?]X]WU`A Ugg `U`h]b`XYb`YhnhYb`š\fyb`]a`a`Yf`a`Y\`f`Ub  
6YXYi`hi`b[`[`Yk`cbbYb`i`bX`Z]bXYh`Å\`f`]W`]a`:`fØ\`]b[`i`bX`<`YfVgh  
b]W`h`bi`f`]b`8Yi`hgW`UbXž`gcbXYfb`Ui`W`k`Y`hk`Y]h`ghUhh`Gc`g]bX  
Ui`W`X]YgYg`š\`f`]a`5\_h]cbgnY]hfUi`a`j`ca`)`"V]g`&)`"A`U]  
nU\`fY]WXY`:`U\`ffUXXYa`cg`[`Yd`Ubh`" `a`<`YfVgh`&`\$`&(`Y`hk`U  
VYhY`]]`hYb`g]W`VYfY]hg`fi`bX`%`&`\$`58`:`7!`:`]YXYfi`b[`Yb`Ub`XYb  
5\_h]cbYbž`X]Y`ZØf`Y]b`Xi`fW`[`Åb`[`][`Yg`i`bX`g]W`XYfYg`F`UXk`Y[`Yb`Yhn  
Y]b`hfY`hYb`"

8]Y' č]h]Uhc`fyb`XYf` ?]X]WU`A Ugg`ž`X]Y`VYfY]hg`&`\$`\$,`]b`C`fY[`cbž  
l`G5ž`]bg`@YVYb`[`Yfi`ZYb`k`i`fXYž`gYhnYb`g]W`b`UW`k`]Y`j`cf`ZØf`Y]bY  
\_]bXYfZFYi`bX`]WXY`F`UX]bZfUghfi`\_hi`f`Y]b`" `À`fY`:`cfXYfi`b[`Yb`g]bX  
\_`Uf.`HYa`dc`" `\$`Ui`Z`<`Ui`dhj`Yf\_Y\fgghfU»Ybž`[`YgW`Ø`hnhY`F`UXk`Y[`Y  
i`bX`GW`i`ghfU»Yb`c`\bY`8i`fW`[`Ub[`gj`Yf\_Y\`f`g]bX`bi`f`Y]b][`Y`XYf  
Di`b\_hYž`X]Y`Ui`ZXYf`5[`YbXU`ghY\Yb`"l`bhYfghØ`hnh`k`]fX`X]Y`č]h]Uh]j`Y  
j`cb`Y]bYf`J`]Y`nU\`U`b`C`f[`Ub]gUh]cbYbž`XUfi`bhYf`XYf`58`:`7`ž  
;`fYYbdYUW`i`bX`XUg`8Yi`hgW`Y`?]bXYf\`]Zgk`Yf\_ž`k`]Y`  
**f`UXZU\`fYb`"XY`\Yfj`cf\YVh`**

## 8]Y`6YXØfZb]ggY`j`cb`?`]bXYfb`]a`:`c`\_`i`g

6YgcbXYfg`]a`<]bV`]W`\_`Ui`Zg]WXYfY`GW`i`k`Y[`Y`i`bX`X]Y`A`cV`]hÅh  
j`cb`?`]bXYfb`]gh`X]Y`:`cfXYfi`b[`b`UW`Y]bYf`VYggYfYb  
J`Yf\_Y\fg]bZfUghfi`\_hi`f`Xf]b[`YbXYf`XYbb`Y`" `<`YfUi`gZcfXYfi`b[`Yb  
k`]Y`i`bØVYfg]W`h]WXY`?`fYi`ni`b[`Yb`c`XYf`j`c`Y`GhfU»Yb`a`UWXYb`Yg

: Ua ]Yb`cZh'gWk Yfž` \fY`? ]bXYf`g]WYf`Xi fW`X]Y`GhUXh'ni  
 Vf]b[ Yb" ? ]X]WU`A Ugg`'gd]W]h[ YbUi`X]YgY`H\Ya Yb`Ub`i bX  
 j Yfk UbXY`h`X]Y`J YfUbghU`hi b[ `]b`Y]b` : Ygh`6Y]`A i g]\_`i bX  
 GY]ZYbV`UgYb`n]Y\Yb`X]Y`HY]`bY\ a Yf`Xi fW`X]Y`GhfU» Yb`i bX  
 nY][ Ybž`XUgg`X]Y`G]WYf\Y]h`]a`GhfU» Ybj Yf`\_Y\`f`\_Y]b  
 i bYffY]WVUfYg`N]Y`gY]b`gc`hY"

≠X]YgYf`< ]bg]W]h]gh`Yg`k ]W]h[ ž`XUgg`Ui W`X]Y`? ca`a`i bYb`]\fYb  
 HY]`XUni`VY]hfU[ Ybž`]bXYa`g]Y`g]WYfY`FUXk Y[ Y`i bX  
 \_]bXYfZYi bX`]WY`A cV]`]hÅhg`Øgi b[ Yb`gW]UZZYb"8Yf`5bgUhnž`Ui W  
 hYa`dcf`ÅFY`GW`i`ghfU» Yb`i bX`gdYn]Y`Y` : U\ffUXVi ggYb  
 Y]bni ZØ\`fYbž`nY][ hž`XUgg`Yg`@Øgi b[ Yb`[ ]Vhž`X]Y`VYfY]hg`YfZc`[ fY]W  
 YfdfcVh`k`i fXYb"8Yf`A`i hž`gc`WY`J Yf`ÅbXYfi b[ Yb`Y]bni ZcfXYfbž  
 `]Y[ h]b`XYf`< UbX`XYf`6Øf[ Yf]bbYb`i bX`6Øf[ Yfž`VYgcbXYfg`XYf  
 : Ua ]Ybž`X]Y`a`]h`XYf` ? ]X]WU`A Ugg``Ui Z`X]Y`GhfU» Y`[ Y\Yb"

≠g[ YgUa`h`ZFYi Yb`g]W]b]W]h`bi`f`X]Y`C`f[ Ub]gUhc`fYbž`gcbXYfb`Ui W  
 X]Y`5bk`c\`bYf`Ui ZY]bYb`Vi bhYb` : Ua ]YbUi`gZi [ `Xi fW`X]Y`GhUXhž  
 XYf`\c`ZYbh]W]j`]Y`Y`a`]h`gY]bYf`6chgW]UZh`YffY]W]h`i bX`ni`f  
 g]WYfYb`A cV]`]hÅh`VY]hf`Å[ hž`XUa`]h`XYf`K`Y[ `ni`f`GW`i`Y`i bX`ni  
 : fY]nY]hU`\_h]j`]hÅhYb`ZØf`X]Y`?`Y]bghYb`]b`i`bgYfYf` : YgY`gW]UZh  
 g]WYfYf`k`]fX"

8]Y`J`cfZYi XY`Ui Z`X]Y` ? ]X]WU`A Ugg``]b`?`Ø`b`Ua`%)`" `ž`b]`&\$&)`]gh  
 U`gc`[ fc»` `i bX`X]Y`6chgW]UZh`\_Uf.`9g`]Y[ h`Ub`i`bg`U`Ybž`ZØf`X]Y  
 G]WYf\Y]hi bX`@YVYbgei`U`]hÅh`U`Yf` : YbYfUh]cbYb`ni`\_`Åa`dZYb"  
 >XYf`dYXU`]YfYbXY`HY]`bY\ a Yf`n`Å\`hž`i`a`Y]b`NY]WYb`ZØf`Y]bY  
 VYggYfY`≠ZfUghfi`\_`hi`f`ni`gYhnYbž`k`]Y`Ui W`9`hYfbnY]hi`b[  
 \Yfj`cf\YVh"

8YhU]`g	
C fh	< Øfh\ ž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fUX]cYfZh"XY</li> <li>• k k k "fUXZU\ fYb"XY</li> <li>• Y`hYfbnY]hi b[ "XY</li> </ul>

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