

DYhYf! I gh]bcj !GWXi `Y`ZY]Yfh`%&) `>U\ fY.
? i bghj YfV]bXYh'; YbYfUh]cbYb°

≠ cf`I gh]bcj `VYgi W hY`X]Y`DYhYf! I gh]bcj !; YgUa hgWxi `Y`jB
B]ddYg`ni a `%&) !`Å\ f][Yb`š V`Äi a `i bX`X]g_i h]YfhY`_fYUh]j Y
6]`Xi b["



B]ddYgž`8Yi hgW`UbX`!`9]b`[Ubn`VYgcbXYfYf`HU[`ZØf`X]Y`DYhYf!
I gh]bcj !; YgUa hgWxi `Y`jB]ddYg. `5a `: fY]hU[`ZY]YfhY`X]Y
GWxi `Y`]\fYb`%&) "`; YVi fhghU[ži bX`ni `X]YgYa `5b`Ugg`]]Y» `Yg`g]W
≠ cf`I gh]bcj žY]b`?Øbgh`Yf`a]hj]Y`Yb`: UW`hhYb` `6]`X\Ui Yfž
6]c`c[Y`i bX`GÄb[Yf` `b]W`h`b`Y\`a Ybž`X]Y`GW`Ø`Yf]bbYb`i bX
GW`Ø`Yf`ni `VYgi W`Yb`"9f`gdfUW`XUVY]`ØVYf`X]Y`6YXYi hi b[`j`cb
? i bgh`ZØf`X]Y`6]`Xi b[`i bX`k]Y`g]Y`XUg`@YVYb`hfUb`gZcfa]YfYb
_Ubb"

8 Ug`H\Ya U`XYg`5i ghUi gW`g`k Uf`_Y]b` ; Yf]b[YfYg`U`g`X]Y`: fU[Y.
K]Y`j YfghY\Yb`k]f` ; i hY`GWxi `Y`i bX`k Y`W`Y`F`c`Y`gd]Y`Yb
a i g]gW!_i `hi fY`Y`6]`Xi b[`gck]Y`8Ya c_fUh]YV]`Xi b[`XUVY]3 `9]b
VYXYi hYbXYf`5gdY_hž`XYb`B`UggUfc`A`_k Yggcž`@Y]hYf`XYg`? 7 7!

HUbnfdc_Y_hgž\Yfj cf\cVž'k Uf'X]Y', VYfnYi [i b[ž'XUgg?'i bgh]b
XYf'@U[Y']ghž'XUg'@YVYb'XYf'A YbgWXYb'dcg]hj' ni 'VYY]bZi ggYb"
8]Y': Yghj YfUbgH'hi b['k Uf'j cb'Y]bYf'dcg]hj Yb'Gh]a a i b[
[YdfÄ[hž'X]Y'XYf'VYgcbXYfYb'D\]cgc d\]Y'XYf'GW i 'Y'FYW bi b[
hfi ["

? fYUh]j]hÄh'i bX'8Ya c_fUh]Y']a ' ? `UggYb fUi a

8]Y'DYhYf!| gh]bcj !; YgUa hgW i 'Y']ghib]W h'bi f'VY_Ubbh'ZØf']\fYb
a i g]gW!_i 'hi fY`Yb'GW k Yfdi b_hž'gcbXYfb'Ui W'ZØf']\fYb'9]bgUhn
ZØf'K YfhY'k]Y'FYgdY_hž'Hc`YfUbn'i bX'8]j Yfg]hÄh" 'GhY`j YfhfYhYbXY
GW i `Y'hYf]b'Gcb[Ø' ? Ua dn`VYhcbhYž'k]Y'k]W h] ['_i 'hi fY`Y
6]`Xi b[']ghž'i a 'HØfYb'ZØf'VYbUW hY]] [hY' ?]bXYf'ni 'ÖZbYb" ' ð
Y]bYa 'l a ZY`Xž'XUg'gc`WY'K YfhY'ZØfXYfhž'_ØbbYb'X]Y'GW ØYf'i bX
GW ØYf]bbYb' _fYUh]j Y': Ä\] [_Y]hYb'Yb h k]W_Y`b'i bX'Y]b' [i hYg
< ÄbXWYb'ZØf'XYb'fYgdY_hj c`Yb'l a [Ub['a]hY]bUbXYf'Yf'YfbYb"

8]Y'GW i 'Y' _ccdYf]Yfh'Yb['a]hj YfgW]YXYbYb'A i g]_! 'i bX
? i bghgW i 'Yb'i bX']gh'ghc`n`XUfUi Zž'HY]`XYg'A i g]9!Dfc[fUa a g'ni
gY]b" <]YfVY]`XØfZYb'X]Y' ?]bXYf'a]h'dfcZYgg]cbY`Yb' ? Øbgh'Yfb
ni gUa a YbUfVY]hYbž'k Ug]\f'GY`Vghj YfhfUi Yb'ghÄf_h" ? Øbgh'Yf]b
A Uf]gU`5fUa Umc`Yf_`ÄfhYž'XUgg'X]Y'GW ØYf'Xi fW`XUg
[Ya Y]bgUa Y`5fVY]hYb'b]W h'bi f'j YfhfUi Yb']b'g]W`gY`Vghž'gcbXYfb
Ui W']b']\fY'A]hgW ØYf'Z]bXYb"

8cW`k]Y'g]Y\h'Yg'a]h'XYf'8Ya c_fUh]YV]`Xi b['Ui g3' <]Yf'ghY`h
g]W`X]Y'GW i 'Y'Y]b] [Yb' < YfUi gZc fXYfi b[Yb"'^2 n[Y'8Ya]fž'Y]bY
Yb[U[]YfhY'@Y\ fYf]bž'VYf]W hYhY'j cb'5Vgh]a a i b[Yb'ØVYf'XUg
BYhnc Yf_`GW i 'Y' [Y[Yb'FUgg]ga i g' `GW i 'Y'a]h'7ci fU[Y ž'VY]
XYbYb'VYXUi Yf']W Yfk Y]gY' &) i `XYf'HY]`bY\ a Yf[Y[Yb'X]YgYg
k]W h] [Y'Dfc`Y_high]a a hYb" '8]Yg'j YfXYi h]W h'XYb'6YXUfZUb
dfUI]gbU\Yb'5bgÄhnYb']b'XYf'dc`h]gW Yb'6]`Xi b[ž'X]Y'b]W h'bi f
h\YcfYh]gW `VY\UbXY`hž'gcbXYfb'U_hj] `Yf'YVh'k YfXYb'gc`hYb"

? i `hi fY`Y'6]`Xi b['U`g'GW `ØggY`ni f
HY]` \ UVY

?i`hi fY`Y`6]Xi b[`i bX`8Ya c_fUh]YV]Xi b[`g]bX`b]W`h`bi f
?YfbUb`Y[Yb`XYf`DYhYf!| gh]bcj !; YgUa hgW`i`Y`ž`gcbXYfb`k YfXYb
Ui W`Ui ZVfY]hYfYf`9VYbY`h`Ya Uh]g]Yfh" `b`Y]bYa`Dfc`Y`_h`XYg
6i bXYga]b]ghYf]i a g`Z0f`6]Xi b[`i bX` : cfgW`i b[ž`XUg`i bhYf`XYa
BUa Yb`? i 6]8Ya c`VY`_Ubbh]ghž`k]fX`Ub[YghfYVhž`X]Y`VY]XYb
6]Xi b[gUbG`AhN`a`]hY]bUbXYf`ni`j`YfV]bXYb"N]Y`]gh`Ygž`X]Y
GW`b]hha Yb[Yb`ni`Yf`_YbbYb`i bX`X]Y`HY]`UVY`gck]Y`XUg
gY`VghVYgh]a`a`hY`l`fhY]`Yb`i bX`<UbXY`b`ni`Z0fXYfb"

8 Ug`Dfc`Y`_h`i`a`ZUggh`nU`fY]W`Y`@UVcfY`]b`XYb`6YfY]W`Yb
6]`XYbXY`?i bghž`H`YUhYfž`@]hYfUhi`f`i bX`5fW`]hY`_h`f"8cfhk`YfXYb
A`Y`h`cXYb`Yb`hk`]W`_Y`hž`X]Y`XUVY]`Y`Z`Ybž`_i`hi fY`Y`6]Xi b[`]b`XYb
l`bhYff]W`h`ni`]b`hY[`f]YfYb`i bX`[`Y]W`nY]h][`XYa`c_fUh]gW`Y
Df]bn]d]Yb`ni`Z`Ygh][Yb"8]Y`9f[YVb]ggY`X]YgYf`b]h]Uh]j`Y`gc`Yb
Ui W`XUf0VYf`]\bUi`g`]b`XYf`6]Xi b[g`UbXgW`UZh`6YXYi`hi`b[
[Yk`]bbYb`i bX`XYb`5`_hYi`fYb`Y]bY`k`Yfhj`c`Y`l`bhYfgh0hni`b[
V]YhYb"

fbg[YgUa`h`nY][`h`g]W`ž`XUgg`_i`hi fY`Y`6]Xi b[`a`Y`f`U`g`bi`f`Y]bY
gW`0bY`B`YVYbgUW`Y`]gh" `G]Y`U`h`XUg`DchYbn]U`ž`[YgY`gW`UZh]W`Y
HY]`UVY`ni`Yfa`0[`]W`Yb`i bX`X]Y`6]Xi b[g[YfYW`h][`_Y]h`ni
Z0fXYfb"8Yf` : 0fXYfnY]hfUi`a`j`cb`&\$`&(`V]g`&\$`*`ghY`h`XUVY][`Ubn
]a`NY]W`Yb`j`cb`J]Y`ZU`hž`[YgY`gW`UZh]W`Ya`Ni`gUa`a`Yb`U`h`i`bX
XYb`<YfUi`gZcfXYfi`b[Yb`XYf`8][`]hU`]g]Yfi`b[`H`Y`a`Ybž`X]Y`Ui`W`
X]Y` : cfgW`i b[gdfc`Y`_hY`XYg`6A`6: `bUW`U`h][`dfA[Yb"

8Yf`6Ygi`W`j`cb`=[`cf`l`gh]bcj`Ub`XYf`DYhYf!| gh]bcj !; YgUa hgW`i`Y`
]ghY]b`5i`gXfi`W`_XYf`<c`Zb`i b[ž`X]Y`]b`XYf`_i`hi fY`Y`b`6]Xi b[
bUW`k`]Y`j`cf`ghY`W`h"9f`f]YZ`X]Y`GW`0Yf`XUni`Ui`Z`Y]bUbXYf
FYgdY`_h`Ybh[Y[Ybni`Vf]b[Yb`i bX`Z0f`Y]b`c`ZY`bYgž`_fYUh]j`Yg`@YVYb
Y]bni`hfYhYb"9]b`Y]bXfi`W`_gj`c`Yf`HU[ž`XYf`g]W`Yf`b]W`h`bi`f`]b`XYf
GW`i`Y`ž`gcbXYfb`Ui`W`k`Y]h`XUf0VYf`]\bUi`g`]b[`i`hYf`9f]bbYfi`b[
V`Y]VYb`k`]fX"

8YhU]`g	
Cfh	B]ddYgž`8Yi`hgW`UbX

8YhU]`g	
E i Y`Yb	<ul style="list-style-type: none">• k k k "_ghU"XY• k k k "Vi bXYgU_UXYa]Y"XY• k k k "Ya d]f]gWXY! V]`Xi b[gZcfgWxi b[!Va VZ"XY

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