

? Ò`b` ]bj Ygh]Yfh` ( \$\$\$"\$\$\$`9i fc.`BYi Yg  
: ÒfXYfdfc[ fUa a` ZØf`XYb` < UbXY`°

8 ]Y`GhUXh`? Ò`b`ghUfhYh`&\$&) `Y]b` : ÒfXYfdfc[ fUa a` ni f  
GhÄf\_i b[ `XYg`9]bnY` \UbXY`g`a` ]h`Y]bYa` `6i X[ Yh`j`cb` ( \$\$\$"\$\$\$  
9i fc`"5bhfÄ[ Y`V]g`%) "' ð `]`a` Ò[ `]W`"



F cXYb\_]fW`Ybž`8Yi hgW` \UbX`!`8]Y`GhUXh`? Ò`b`a` UW`h`Y]bYb  
k Y]hYfYb`GW`f]h`ni`f`GhÄf\_i b[ `XYg`c`\_U`Yb` < UbXY`g`"5V`&\$&) `k` ]fX  
XUg`bYi`Y`GcbXYfZØfXYfdfc[ fUa a` I bhYfghØhni b[ `< UbXY` `]bg  
@VYb`[ Yfi`Zb`"A` ]h`Y]bYa` ; YgUa`hVi`X[ Yh`j`cb` ( \$\$\$"\$\$\$`9i fc` ]gh  
X]YgYg`Dfc[ fUa a` XUfUi`Z`Ui`g[ Y`Y[ hž`X]Y` ; YgW`Ä`Zh`Y`]b`XYb  
6Yn]f\_g!`i`bX`GhUXh`h`Y`n`Y`bh`f`Y`b`b`UW` \U`h`[ `ni` ZØfXYfb`i`bX`X]Y  
`c`\_U`Y`K` ]fhgW`UZh`ni`VY`YVYb`"8Yf`K` ]fhgW`UZh`gUi`ggW`i`gg` \U`h`XUg  
6i`X[ Yh`]b`Y]bYf`G]hni`b[ `]`YbY` \a` ][ hž`k` ]Y`f` \Y`]b`]gW`X`Y!  
**Ub`n`Y`][`Yb`V`UY`hh`Y`f`"XY`VY`f]W`h`Y`h`**

5bXfYY`<UUW`ž`6Y][`YcfXbYhYf`ZØf`GhUXh`Yb`hk` ]W`\_i`b[`ž`i`bhYfghfY]W`h  
X]Y` : cfhZØ` \fi`b[ `XYg`YfZc`[ fY]W`Yb`Dfc[ fUa a` g`Ui`g`XYb`J`cf`U` \fYb  
i`bX`VY`hc`b`hž`XUgg`X]Y`? Ò`b`Yf`9]bnY` \Ä`bX`Yf] ]bbYb`VY`]XYf`

5bdUggi b[ 'XYg': ÒfXYf\_UhU`c[ g`U\_h]j `Y]b[ YVi bXYb`k i fXYb"8 ]Y  
: ÒfXYfi b[ `k ]fX`XUVY]`b]W`h`bi f`Ui Z`hfUX]h]cbY`Y  
; YgW`ÀZhga cXY`Y`Ui g[ Yk Y]hYhž`gc bXYfb`VYfØW\_g]W`h][ h`Ui W`  
]bbcj Uh]j Y`5bg`ÀhnY" `Gc`k ]fX`bYi `X]Y`I bhYfghØhni b[ `ZØf  
Nk ]gW`Ybbi hni b[ Yb`YYfghY`YbXYf`@UXYb`c`\_U`Y`Ub[ YVchYb"8 ]Yg  
\_ÒbbhY`XYf`GhUXh`Y`ZYbž`XYf`a Y]ghi bUhfU\_h]j Yb`5b`Ài Z`b[ `j`cb  
@YYfgh`ÀbXYb`Ybh[ Y[ Ybni`k ]f`\_Yb`i bX`[ `Y]W`nY]h][ `Zf]gW`Yb`K ]bX`]b  
X]Y`9]b`\_Ui ZgghfU» Yb`ni `Vf]b[ Yb`ž`k ]Y`ghUXh!`\_c`Y`b`"XY`Yfj`cf`YVh`

: ÒfXYfa U» bU`a Yb`]a `8YhU]`

: Øf`&\$&) `g]bX`j YfgW`]YXYbY`A U» bU`a Yb`[ Yd`Ubhž`X]Y`i bhYf  
UbXYfYa `Ni gW`ØggY`ZØf`X]Y`ZYgh]W`Y`K ]bhYf!`i bX  
K Y]`bUW`hgVY`Yi W`hi b[ `i`a ZUggYb"8UVY]`g]bX`gck`c`X`XYf  
5i ZVUi `U`g`Ui W`X`Yf`5VVUi `X`Yf`6Y`Yi W`hi b[ `HY]`XYg  
: ÒfXYfUb[ YVchYg" `5bhfU[ gVYfYW`h][ h`g]bX`K`YfVY[ Ya Y]bgW`UZhYbž  
`bhYfYggYbj YfV`ÀbXY`i bX`Ui W`Ni gUa`a YbgW`ØggY`Ui g  
9]bnY`UbXY`ž; Ughfcbca ]Y`cXYf`< UbXk Yf`\_gck ]Y  
9]bnY`ÀbX`Yf] ]bbYb`Ui g`XYb`VYhfY`ZYbXYb`6Yn]f`\_Yb"8 ]Y  
I`a`gYhni b[ `XYf`dfc`Y`\_hVYnc[ YbYb`A U» bU`a Yb`a`i`gg`XYa`N]Y`  
X]YbYbž`X]Y`c`\_U`Y`; YgW`ÀZhgnYbhYb`ni`ZØfXYfbž`k Ug`Y]bYb`\_UfYb  
: c`\_i`g`Ui Z`X]Y`; Ya Y]bgW`UZh`i bX`XYb`c`\_U`Yb`9]bnY`UbXY`Y`h`

8 ]Y`YfZc`fXYf`]W`Yb`Dfc`Y`\_h`c`ghYb`ZØf`X]Y` : ÒfXYfUbhf`À[ Y`a`ØggYb  
nk ]gW`Yb`, "\$\$\$`i`bX`'`\$"\$\$\$`9i`fc`bYhnc`Y]Y[ Yb"8 ]YgY`\_Uf  
XYZ]b]YfhYb`; fYbnYb`Yfa`Ò[ `]W`Yb`Ygž[ Yn]Y`h`Dfc`Y`\_hY`ni  
i`bhYfghØhYbž`X]Y`Y]bY`dcg]h]j`Y`K ]f`\_i`b[ `Ui`ZXUg`c`\_U`Y  
k ]fhgW`UZh]W`Y`I`a`ZY`X`nY][ Yb" `bhYfYgg]YfhY`?`Ò`bYf  
I`bhYfbY`a`Yf] ]bbYb`\_ÒbbYb`]`fY`5bhf`À[ Y`UV`gc`Zc`fh`VY]`XYf  
GhUVgghY`Y`K ]fhgW`UZhgZØfXYfi`b[ `Y]bFY]W`Yb"8 ]Y` : f]gh`YbXYh`Ua  
%)`" `ž`]`&\$&) ž`k Ug`XYb`<`ÀbX`Yfb`Y]bY`[ fc»`nØ[ ] [ Y`NY]hgdUbbY`ZØf  
X]Y`D`Ubi`b[ `]`fYf`J`cf`UVYb`Y]b`f`À`i`a`h`

K Y]hYfY``bhZcfa Uh]cbYb

: Øf`U`Y`YbYž`X]Y`h]YZYf`]b`XUg`H`Y`a`U`Y]bghY][ Yb`a`ÒW`hYb`i`bX  
`bhZcfa`Uh]cbYb`ØVYf`k`Y]hYfY` : ÒfXYfa`Ò[ `]W`\_Y]hYb`gi`W`Ybž`V]YhYh  
X]Y` : ÒfXYfXUhYbVUb`\_`i`a`ZUggYbXY`F`Yggci`fW`b`i`bX`8YhU]`g"8 ]Y

GhUXh? Ò`b`nY][ h`a ]h`X]YgYa : ÒfXYfdfc[ fUa a ž`XUgg`g]Y`X]Y`c`U`Y  
 K ]fhgW\UZh`b]W\h`Ui g`XYb`5i [ Yb`j`Yf`]Yfhi bX`[ YgW\`cggYb`\]bhYf  
 ]\fYb`<ÀbX`Yfb`ghY`h`8U`Y][ h`k Ug`Ub`ZØf`X]Y`? Ò`bYf`K ]fhgW\UZh`  
 U`gcž`fUb`Ub`X]Y`5bhfÀ[ Y`

8YhU]`g	
C fh	F cXYb_]fW\Ybž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "f\Y]b]gW\Y! Ub nY][ YbV`UYhhYf"XY</li> <li>• k k k "ghUXh!_cY`b"XY</li> <li>• k k k "ZcYfXYfXUhYbVUb_"XY</li> </ul>

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