

? Ò`bg`C VXUW`cg][ \_Y]h. `: fY]k ]``[ Y  
J Yf\ UZhi b[ Yb`U`g`j Yfnk Y]ZY`hY`@Ògi b[ °

8]Y`I a ZFU[ Y`ni f`C VXUW`cg][ \_Y]h`b`? Ò`b`nY][ h  
U`Ufa ]YfYbXY`9f[ YVb]ggY.`I bhYfghØhni b[ `ZØf`K c\bi b[ g`cgY  
]ghi bni fY]WYbX"



? Ò`b`ž`8Yi hgW`U`bX`!`? Ò`b`g]Y\`h]g]W`U`\_hi Y``a ]h`Y]bYf  
Yfbgh\ UZhYb`<YfUi gZcfXYfi b[ ` \_cbZfcbh]Yfh`8]Y`C VXUW`cg][ \_Y]h  
]b`XYf`GhUXh`\Uh]b`XYb`Y`hnhYb`&Y\`fYb`XfUa Uh]gW`ni [ Ybca`a`Yb`"  
9]bY`@Ub[ nY]h! I a ZFU[ Y`XYg` : cW`g`nY][ hž`XUgg`ZUgh`&\$`\$\$\$  
? Ò`bYf.]bbYb`]\`fY`Gh]a`a`Y`ni`f`G]hi`Uh]cb`XYf`C VXUW`cgYb  
UV[ Y[ YVYb`\UVYb`"9fgW`ØhYfbXY`%) "\$\$\$`j`cb`]\`bYb`g]bX`XYf  
A Y]bi b[ ž`XUgg`X]Y`GhUXh] ]Y`ni`k`Yb][ `ZØf`k`c\bi`b[ g`cgY  
A YbgWYb`hi`h`Bi`f`fi`bX`) "\$\$\$`HY]`bY\`a`Yf`Ya`dZ]bXYb`X]Y  
I bhYfghØhni b[ `U`g`Ui`gfY]WYbX"

6YgcbXYfg`U`Ufa ]YfYbX`]gh`XUg` : YYXVUW`\_Ui`g`XYf`7ca`a`i`b]h`"  
7\`f]gh]bY`9`ž`Y]bY`Y\`Ya`U`][ Y`A`]hUfVY]hYf]b`XYf  
ž`gh]nj`c``ni [ gUbghU`h`? Ò`b`ž`VYf]W`hYhž`XUgg`Y]b][ Y`C VXUW`cgY`g]W

ZfY]k ]`][ 'ghfUZVUF'a UW\Yb'i bX'g]W\ ]b'<UZh'VY[ YVYbž'bi f'i a 'XYf  
?À'hY'XYg'K ]bhYfg'ni 'Ybh\_ca a Yb'i bX'k Yb][ ghYbg'Y]b'8 UW\`ØVYf  
XYa ' ?cdZ'gck ]Y`B U\fi b[ 'ni 'VY\_ca a Yb'"G]Y'\YVh'\Yfj cfž'XUgg  
XUg'<Ui dhdfcV`Ya 'b]W\h'X]Y`G]W\hVUf\_Y]h'XYf'6Yh'Yf'gY]"  
J ]Y'a Y\f'g]Y\h'g]Y`X]Y'; YZÀ\FXi b[ 'Xi fW\`Y]bY'k UW\gYbXY`NU\`  
dgmW\ ]gW\`Ui ZZÀ`][ Yf'A YbgW\Ybž'X]Y`cZhc\`bY`[ YY][ bYhY  
6YhfYi i b[ 'Xi fW\`X]Y`GhUXh']b`XYb'GhfU» Yb`YVYb'a ØggYb"

## 5 b`Ui ZghY`Yb`i bX`< ]`ZgUb [ YVchY

8 ]Y`GhUXh? Ò`b`\Uh'Ui Z']\fYf'K YVgY]hY`Y]bY`, VYfg]W\h'ØVYf  
5 b`Ui ZghY`Yb`i bX`< ]`Zga Ò[ `]W\`\_Y]hYb`ZØf`CVXUW\`cgY  
VYfY]h[ YghY`h`K ]W\h][ Y`ϕZcfa Uh]cbYb`V]YhYb`Ui W\`  
Cf[ Ub]gUh]cbYbž'X]Y`g]W\`i a `X]Y`6Y`Ub[ Y`k c\bi b[ g`cgYf  
A YbgW\Yb`\_Øa a Yfb`"8 ]Y`**GhUXh? Ò`b`**]bZcfa ]Yfhž'XUgg`DYfgcbYb  
c\bi b[ YbY`K c\bi b[ ž'X]Y`g]W\`gY`Vgh`\_Y]bY`i bhYf`\_i bZh  
VYgW\ UZYb`\_ØbbYbž'5bgdfi W\`Ui ZI bhYfghØhni b[ '\UVYb`"8 ]Yg[ ]`h  
Ui W\`ZØf`5b[ Y\Øf][ Yž'X]Y`a `gY`VYb`<Ui g\U`h`YVYb"

ϕ`Y]bYa `k Y]hYfYb`?cbhYi h'VY`Yi W\hYh'X]Y`**8 ]U\_cb ]Yž'XUgg`Yg**  
XYi hgW\`UbXk Y]h'fi bX`, \$\$`5b[ YVchY`ZØf`k c\bi b[ g`cgY  
A YbgW\Yb`[ ]Vhž'X]Y`dYfgØb`]W\`VYhfYi h'k YfXYb`"BYVYb  
Bchi bhYf`\_ØbZhYb`Z]bXYb`6YhfCZYbY`Ui W\`Ui Zgi W\YbXY`< ]`ZYb`i bX  
HU[ YgUi ZYbh\U`hYž'k c`g]Y`8i gW\Ybž'K`ÀgW\Y`k UgW\Yb`i bX  
[ Øbgh][ Y`A U\`nY]hYb`Yf\U`hYb`\_ØbbYb"

- K c\bi b[ g`cgY`g]bX`DYfgcbYb`c\bi b[ a ]Yhj YfhfU[ `]W\`  
[ Yg]W\YfhY`K c\bi b[ `i bX`YVYb`[ Y[ YVYbYbZU`g  
j cfØVYf[ Y\YbX`VY]`J Yfk UbXhYb`cXYf`]b`9]bf]W\hi b[ Yb`
- CVXUW\`cgY`\]b[ Y[ Yb`g]bX`[ Ynk i b[ Ybž']a `ØZYbh`]W\Yb  
FUi a `ni `ØVYfbUW\hYb"

8 ]YgY`i bhYfgW\ ]YXY`g]bX`YbhgW\Y]XYbXž'XYbb`X]Y`i fgUW\Yb`XYf  
K c\bi b[ g`cg][ \_Y]h'g]bX`j ]Y`ZÀ`h][ `i bX`fY]W\Yb`j cb`A ]YhgW\i`XYb  
ØVYf`k ]fhgW\ UZh]W\Y`Bch`U[ Yb`V]g`ni `\_f]h]gW\Yb  
@YVYbgYfY][ b]ggYb`k ]Y`HfYbbi b[ Yb`cXYf`5fVY]hg`cg][ \_Y]h`"8 ]Y  
8 ]U\_cb]Y`VYhcbh'X]Y`Bch`k YbX][ \_Y]hž'df]j Uhk ]fhgW\ UZh]W\Y  
8 ]g\_f]a ]b]Yfi b[ Yb`UVni VUi Yb`i bX`ZØf`VYnU\`VUfYb`K c\bfUi a

ni ` \_Äa dZYbži a `X]Y`NU\`k c\bi b[ g`cgYf`A YbgWXYb`ni  
 fYXi n]YfYb``8 Ug`N]Y``]gh`Y\ f[ Y]n][ .`CVXUW!`i bX  
 K c\bi b[ g`cg][ \_Y]h`gc``Yb`V]g`&\$' \$`VYgY]h][ h`k YfXYbži bhYfZØhhYfh  
 Xi fW`XYb`B Uh]cbU`Yb`5\_h]cbgd`Ub`[ Y[ Yb`K c\bi b[ g`cg][ \_Y]h`

; YfUXY`]b`NY]hYbži]b`XYbYb`X]Y`HYa dYfUhi fYb`ZU``Yb`i bX`XYf  
 K ]bhYf`j cf`XYf`HØf`ghY`hž`]gh`Yg`k ]W`h][ ž`XUgg`X]Y`GhUXh`i bX`]\fY  
 6Øf[ Yf`Y]b`[ i hYg`<ÄbXWXYb`\UVYbži a `XYb`VYhfcZZYbYb  
 A YbgWXYb`YZZ`\_h]j`ni` \Y`ZYb``8]Y`G]hi Uh]cb`nY][ hž`XUgg`XU`bcW  
 Y]b][ Yg`Ub`5fVY]h]UbghY`hž`UVYf`Ui W`XUgg`g]W`j ]Y`Y`Yb[ U[ ]YfYbž  
 i a `@]W`h]bg`8i b`\_Y`ni`Vf]b[ Yb`

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

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