

: `ØW\ hYbXYf`J K !: U\ fYf`fUgh`Xi fW\ < Ua Y`b` `Dc`]nY]`gi W\ h`NYi [ Yb`°

: U\ fYf`ZØW\ hYh]b`< Ua Y`b`j cf`Dc`]nY]`bUW\ F ch]W\ ha ]ggUW\ hi b[ "i bZU`VYhY]`][ hY`[ Ygi W\ hž`<]bk Y]gY YfVYhYb"



8Y]ghY fghfU» Yž`< Ua Y`b`ž`8Yi hgW\`UbX`!`ž`< Ua Y`b`gcf[ hY`Y]b gdY\_hU\_i`ÄfYf`J cfZU`Ua` ("ž`]'&\$&) `ZØf`5i ZFY[ i b[ `9]b`: U\ fYf` Y]bYg`gW\k UfnYb`J K !Dc`cg; H=ØVYfZ` \f`[ Y[ Yb`%%.\$) `i` \f`Y]bY fchY`5a dY`i bX`ZØW\ hYhY`j cf`Y]bYf`Dc`]nY]\_cbhfc`Y`8Yf; fi bX ZØf`X]Y`?cbhfc`Y`k Uf`X]Y`A ]ggUW\ hi b[ `XYf`J Yf\_Y\fgfY[ Y`b`ž`XcW\ XYf; U\ fYf`Y»`g]W\`XUj cb`b]W\ h`Ui Z`U`hYb`K`Ä`fYbX`Yf`a ]h ØVYf\Ø`hYf; YgW\k ]bX][`\_Y]h`Xi fW\`X]Y`GhUXh`fUghYž][`bcf]YfhY`Yf X]Y`5b\U`hYnY]W\Yb`XYf`Dc`]nY]i bX`Yf\Ø`hY`gY]bY ; YgW\k ]bX][`\_Y]h`V]g`Ui Z`%&\$`\_a`#`]b`Y]bYf`\$Yf!NcbY`8]YgY f]g\_UbhY; U\ fk Y]gY`ghY`hY`b]W\ h`bi f`Y]bY; YZ\`fXi b[ `ZØf`UbXYfY J Yf\_Y\fgfY]`bY`a Yf`XUfž`gcbXYfb`Y]Y»`X]Y`Dc`]nY]`Ui W\ [ Ynk i b[ Ybž`\]bhYf\Yf`ni`ZU`fYbž`k Ug`X]Y`G]hi Uh]cb`ni g`Ä`h`]W\ Ui Z`Y]nhY`K ]Y`bYk`g`XY`VYf]W\ hYhž`ZØ`fhY`XYf; `i`W\hk Y[ `ØVYf

a Y\fyfY`GhfU»Ybž`Y]bgW`Y»`]W`XYf`8Y]ghYfghfU»Yž  
?cddYbghfU»Yž: f]YXf]W!A Ui fyf!K Y[ `i bX`ž ghi g!?]YdY!GhfU»Y"

Ni `Y]bYa `9bXY`\_Ua `X]Y`J YfZc`[ i b[ ž`U`g`XYf`: U\fyf`XYb`J K `Dc`c  
]b`XYf`ž ghi g!?]YdY!GhfU»Y`UVghY`hY`i bX`a ]h`gY]bYa `6Y]ZU\fyf`ni  
: i » `Zc`"K `À\fybX`X]Y`Dc`nY]`gW`bY`fYU[ ]YfhYž[ Y`Ub[ `Yg`]\bYbž  
XYb`6Y]ZU\fyf`Ui Z`Y]bYa `< ]bhYf`cZ`ni `ghY`Ybž`XYf`: U\fyf`V`]YV  
`YXcW`Ui Z`XYf`: `i W`h`8Yf`J K `Dc`c`k ]Yg`Zf]gW`Y`I bZU`gW`ÀXYb  
Ui Z`cZZYbVUf`\UhhY`XYf`: U\fyf`k `À\fybX`gY]bYf`k U[ \U`g][ Yb  
: `i W`h`a ]h`Y]bYa `UV[ YghY`hYb`: U\fnYi [ `\_c`X]Yfh`NYi [ Yb`XYg  
J cfZU`g`k YfXYb`[ YVYhYbž`g]W`VY]`XYf`Dc`nY]`]b`< Ua Y`b`ni  
a Y`XYbž`i a `k Y]hYfY`bZcfa Uh]cbYb`ni `XYa `ZØW`h][ Yb`: U\fyf`ni  
`]YZYfb`"8]Y`6YgW`fY]Vi b[ `XYg[ Ygi W`hYb`A UbbYg`Ui hYh`Yhk U` \$  
š\fy`U`hž`%+\$`V]g`%, \$`W` [ fc»ž`gØX`ÀbX]gW`Yg`9fgW`Y]bi b[ gV]Xž  
gW`k UfnY`< UUFY`i bX`6Ufhž`VY`\_Y]XYh`a ]h`Y]bYa `fchYb`Hf]\_ch`a ]h  
XYf`FØW`Ybbi a a Yf` ( & `i bX`Y]bYf`VY][ Y`\_i fnYb`<cgY"

## Dc`nY]Z`i W`h`i bX`]fY`? cbgYei YbnYb

8]Y`<]bhYf[ fØbXY`gc`W`XYf`: `i W`hYb`g]bX`cZn`\_ca`d`YI`i bX`\_ØbbYb  
gW`k Yfk ]Y[ YbXY`fYW`h]W`Y`: c`[ Yb`bUW`g]W`n]Y\Yb`"; YfUXY`]b  
X]YgYa `: U`k ]fX`Y]b`GhfUž`YfZU\fyb`[ Y[ Yb`XYb`: U\fyf  
Y]b[ Y`Y]hYhž`k Yg\U`V`Yf`g]W`k Y[ Yb`; YZÀ\fxi b[ `XYg  
GhfU»Ybj Yf\_Y\fgž`i bYf`Ui VhYa `9bhZYfbYb`j cb`XYf`I bZU`ghY`Y  
i bX`Y]bYa `a Ø[ `]W`Yfk Y]gY`]`Y[ U`Yb`?Zn!F`YbbYb`j YfUbhk`cfhYb  
a`i`gg`"@Ui`h`Y]bYf`5bU`mgY`j`cb`Ub`k`U`h`"XY`[ ]`h`X]Y`Dc`nY]Z`i`W`h  
[ Ya`À»`z`"%)`X`5Vg`"%Bf`" "`Gh`6`U`g`?fUZhZU\fnYi [ fYbbYb`"8]Yg  
\_Ubb`Y]bY`: fY]\Y]hgghfUZY`j`cb`V]g`ni`nk`Y]š\fyb`cXYf`Y]bY  
; Y`XghfUZY`bUW`g]W`n]Y\Yb"

8 Ug`6i bXYgj YfZUggi b[ g[ Yf]W`h`\Uh`VYfY]hg`VYgh`Àh][ hž`XUgg`X]Y  
J cf gW`f]Zh`fYW`ha`À»][ `]ghž`k Ug`X]Y`fYW`h]W`Yb`F]g]\_Yb`ZØf`XYb  
: U\fyf`k Y]hYf`ghY][ Yfh`"8]Y`J YfhY]X][ i b[ `]b`gc`W`Yb`: `À`Yb  
YfZcfXYfh`cZh`Y]b`[ i hYg`<`ÀbXW`Yb`i bX`Y]bY`df`An]gY`?Ybb`hb]g`XYf  
; YgW`Y\b]ggYž`XYbb`X]Y`9]bgW`Àhni b[ `XYf`; YZÀ\fxi b[ `\_Ubb  
YbhgW`Y]XYbX`ZØf`XYb`5i`g[ Ub[ `XYg`J YfZU\fybg`gY]b`"9I`dYfhYb  
k Y]gYb`XUfUi Z`\]bž`XUgg`X]Y`A ]ggUW`hi b[ `XYf`; YgW`k ]bX][ `\_Y]h  
b]W`h`U`Y]b`ZØf`X]Y`5bbU`a`Y`Y]bYf`j`cf g`Àh`]W`Yb`; YZÀ\fxi b[

fY]Wk hz`Yg`VYXUfZ`Y]bYf`[ YbUi Yb`5bU`mgY`XYf`G]hi Uh]cb` `Y]bY  
 : `i Wk`h`a` ]h`Y]bYa` `XYfUfh`\c`Yb`HYa` dc`]ba` ]hhYb`XYg  
 GhUXhj`Yf`\_Y`f`g`gdf]Wk`h`Y`XcWk`6AbXY`ØVYf`XUg  
 j`YfUbhk`cfhi`b[ g`cgY`J`Yf`U`h`Yb`XYg`: U`fYfg"

8]Y`Dc`]nY]`gi` Wk`h`k`Y]hYf`]b`bUWk`NYi` [ Yb`i` bX`; YgWk`AX][ hYb`XYg  
 J`cfZU`g`" `bhYfYgg]YfhY`\_ØbbYb`g]Wk`i`bhYf`XYf`Bi`a`a`Yf  
 \$)`%)`%!`-`'`'`!&&&`X]fY`\_h`Ub`X]Y`9fa` ]hhYf`]b`<`Ua`Y`b`k`YbXYb`" `>XYf  
 <]bk`Y]g`\_Ubb`Y`ZYbž`XYb`ZØWk]h[ Yb`i` U`fYf`ni`f`F`YWk`YbgWk`UZh`ni  
 n]Y`Y`b`i` bX`a` Ø[ `]Wk`Yfk`Y]gY`k`Y]hYfY`; YZ`A`fXi`b[ Yb`ni  
 j`Yf`]bXYfb`"9g`V`Y]Vh`ni` `c`ZYbž`XUgg`XYf`j`YfUbhk`cfhi`b[ g`cgY  
 : U`fYf`gWk`bY`"[ YZ`bXYb`k`]fX`i`bX`X]Y`?`cbgYei`YbnYb`gY]bYf  
 f]g`\_UbbYb`5`\_h]cb`hfÅ[ h`9]b`5i`Zfi`Z`ni`f`G]Wk`Yf`Y]h]a  
 GhfU»`Ybj`Yf`\_Y`fž`[ YfUXY`]b`ghUf`\_ZfYei`Ybh]YfhYb`Gh`X`hYbž`gc`hY  
 i`bg`U`Y`ni`a`Y`f`5Wk`hgUa`\_Y]h`a`chj`]YfYb"

8YhU]`g	
Cfh	8Y]ghYfghfU»Yž`<`Ua`Y`b`ž`8Yi`hgWk`UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "bYk`g"XY</li> <li>• k k k "bUWk`f]Wk`hYb!\`Yi`hY"bYh</li> <li>• k k k "Ubk`U`h"XY</li> </ul>

6Ygi`Wk`Yb`G]Y`i`bg`Ui`Z.`X]Y!`bUWk`f]Wk`hYb`"Wk`a