

I a ghY`i b [ 'Ui Z'<!; Ug. 'DY]bY'i bX  
I a [ YVi b [ 'VYfY]hYb'g]Wk 'j cf°

DY]bY'ghY\h'j cf'XYf'I a ghY`i b [ 'j cb '@; Ug'Ui Z'<!; Ug'V]g  
&\$&+' '- "\$\$\$'; YfÅhY'k YfXYb'Ub [ YdUggh" ' ð Zcfa ]YfYb'G]Y'g]Wk  
\]Yf°



DY]bYž'8Yi hgWk`UbX'!' ð 'DY]bY'ghY\h'Y]bY' [ fi bX`Y [ YbXY  
I a ghY`i b [ 'Ubž'X]Y'U`Y'6Yk c\ bYf' ]b'XYf'FY [ ]cb'VYhf]Zn" '5V`XYa  
%, " 'A U] '&\$&+' k ]fX'XUg'V]g\Yf'j Yfk YbXYhY' '@; Ug' ]b'XYb  
> Ya Y]bXYb' ð gYXY' i bX' < c\ Yb\Ua Y`b'fUi » Yf'A Y\fi a žk c'X]Y  
I a ghY`i b [ 'VYfY]hg'j c`nc [ Yb'k i fXYŁ'Xi fWk'XUg'YZZ]n]YbhYfY'<!  
> Ug'YfgYmh" '8]YgYg' ð ZfUghfi \_hi fdfc'Y\_h'nÅ\h'ni 'XYb' [ f0» hYb  
gY]bYf'5fh]b'8Yi hgWk`UbX' i bX'\Uh'XYb'j cffUb [ ] [ Yb'; fi bXž'X]Y'@  
> Ug'!: ÖfXYfi b [ 'V]g'&\$&-' Y]bni ghY`Yb" fY [ ]cbU`\Yi hY"XY  
VYf]Wk hYhž'XUgg'

K Ug'VYXYi hYh'XUg'\_cb\_fYh'Z0f'X]Y'? i bXYb3'A ca YbhUb'Yf\U'hYb  
U`Y'<Ui g\U'hY'ja 'I a ghY`i b [ g [ YV]Yh'bcWk '@; Ugž'YXcWk'g]bX'g]Y  
V]g'gdÅhYghYbg'ni a '%, " 'A U] '&\$&+' [ YZcfXYfhž'Ui Z'<!; Ug

i a ni ghY`Yb" `b`XYf`, VYf[ Ub[ gd\UgYž`X]Y`V]g`9bXY`&\$&) `XUi Yfhž  
k YfXYb`U`Y`; Ug[ YfÀhY`YfZUgghi bX`ØVYfdfØžž`i a`Yhk U][ Y  
5bdUggi b[ Yb`j`cfbY\`a`Yb`ni`\_`ÒbbYb`"8]YgY`9f\YVi b[ gd\UgY  
k]fX`9bXY`5i [ i gh`&\$&) `VY[ ]bbYb`i bX`V]g`8YnYa`VYf`&\$&)  
XUi Yfb`"6Y]`XYf`UbgW`Y»YbXYb`5bdUggi b[ gd\UgY`5bZUb[ `&\$&+  
k YfXYb`X]Y`bchk`YbX][ Yb`l`a`ghY``i b[ Yb`XYf`; YfÀhY  
j`cf[ Ybca`a`Yb`"

## ? i bXYbVYhY`][ i b[ `i bX`? cghYb

: Øf`X]Y`VYhfcZZYbYb`<Ui`g\U`hY`]gh`X]Y`l`a`ghY``i b[ `YXcW`fYW`h  
i bUi`Zk`YbX][ `8]Y`?i bXYb`a`ØggYb`g]W`i`a`b]W`hg`\_`Øa`a`Yfbž  
XYbb`g]Y`Yf\U`hYb`Y]bYb`HYfa`]b`ni`f`9f\YVi b[ `i bX`DfØZ`b[ `]`fYf  
; YfÀhY`"Ni`XYa`ZU`Yb`\_Y]bYf`Y]?cghYb`ZØf`X]Y`9f\YVi b[ `i bX  
5bdUggi b[ `Ubžk`Ug`X]Y`l`a`ghY``i b[ `bcW`Y]bZUW`Yf`a`UW`h`Gc`hY  
Y]b`; YfÀh`b]W`hi`a`[ YghY`h`k`YfXYb`\_`ÒbbYbž`ghY\`Yb`; ØfXYf[ Y`XYf  
ni`f`J`YfZØ[ i b[ ž`i`a`X]Y`?i bXYb`Z]bUb]Y``ni`i`b`hYfghØ`hYb`"

K`Yf`fU[ Yb`\`Uh`cXYf`k`Y]hYfY``b`Zcfa`Uh]cbYb`VYb`Øh][`hž`\_`Ubb`g]W`  
Ub`XUg`9fX[ UgVØfc`i`bhYf`XYf`HY`Y`Zcbbi`a`a`Yf`\$) %+`%!`+-`%-`%\$+  
k`YbXYb`cXYf`X]Y`K`YVgY]hY`XYf`; Ya`Y]bXYk`Yf`\_Y`DY]bYf`@UbX  
VYgi`W`Yb`"5i`W`Y]bY`9!A`U]`Ub`a`Uf`hfUi`a`i`a`ghY``i b[ 4 [ k`!  
dY]bYf`UbX`XY`\_`Ubb`\`]ZFY]W`gY]b`"

## 5i gk ]f\_ i b[ Yb`Ui Z`X]Y`7B; !HUb`\_ghY`Yb

9]b`k`Y]hYfYf`i]bhYfYggUbhYf`5gdY`\_h`VYhf]Zž`X]Y`9fX[ UgZU\`fnYi [ Y  
i bX`7B; !HUb`\_ghY`Yb`]b`XYf`FY [ ]cb`"8]YgY`k`YfXYb`YVYbZU`g`Ui`Z  
<!; Ug`i`a`[ YghY`hž`U`YfX]b[ g`b]W`h`nk`]b[ YbX`gmbW`fcb`a`]h`XYb  
df]j`UhYb`; Ug[ YfÀhYb`"8]Y`HUb`\_ghY`Ybž`X]Y`; Ug`Ui`g`XYa`\_`Øfh]W`Yb  
BYh`VYn]Y\`Ybž`dUggYb`]fY`5bgW`ØggY`fYW`hnY]h][ `Ub`"5i`hcZU\`fYf  
a`ØggYb`g]W`YXcW`\_Y]bY`Gcf[ Yb`a`UW`Ybž`XYbb  
9fX[ UgZU\`fnYi [ Y`g]bX`ZØf`XYb`6Yhf]YV`a`]h`VY]XYb`; Ug`\_`UggYb  
Ui`g[ Y`Y[ h`G]Y`\_`ÒbbYb`k`]Y [ Yk`c`\`bh`hUb`\_Yb`i`bX`ZU\`fYbž`Ui`W`  
k`Ybb`g]W`XYf`DFY]g`dfc`?`]c[ fUa`a`bUW`XYf`l`a`ghY``i b[ `Yf\`Ø\`Yb  
k`]fX`"Vi`bXYgbYhnU[ Ybhi`f`XY`Yf[ `Àb`nhž`XUgg`"

9]bY`j`c`Y`HUb`\_`UXi`b[ `<!; Ug`\`À`h`Xi`fW`gY]bYb`\`Ø\`YfYb

6fYbbk Yfh`Àb[ Yf`U`g`VY]`@; Ugž`k Ug`ZØf`X]Y`5i hcZU`fYf`Y]bY  
 j YfVYggYfhY`Bi hni b[ `XYg`6i X[ Yhg`a ]hg]W`Vf]b[ h": Øf": U`fnYi [ Yž  
 X]Y`@B; `hUb`Ybž`V`Y]Vh`YXcW`U`Yg`VY]a `5`hYbž`XU`g]Y`j cb`X]YgYf  
 l a ghY`i b[ `b]W`h`VYhfcZZYb`g]bX"

≠g[ YgUa h`nY][ h`XUg`VYj c fghY`YbXY`Dfc`Y`hž`XUgg`X]Y`5bdUggi b[  
 Ub`a cXYfbYfY`i bX`YZZ]n]YbhYfY`9bYf[ ]YhfÀ[ Yf`]b`j c`Ya `; Ub[ Y  
 ]ghž`k Ug`ZØf`U`Y`6YhY`][ hYb`Y]bY`dcg]hj Y`9bhk ]W`i b[ `XUfghY`h"

8YhU]`g	
C fh	DY]bYž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• fY[ ]cbU`Yi hY"XY</li> <li>• k k k "Vi bXYgbYhnU[ Ybhi f"XY</li> </ul>

6Ygi W`Yb`G]Y`i bg`Ui Z.`X]Y!bUW`f]W`hYb`W`a