

: UfVVYi hY`UhhUW\_Y`]b`J YW hU. `7\ Ucg  
VY]a`F YgYfj ]ghYbUddY`°

6Y]`Y]bYa`F YgYfj ]ghYbUddY`°]b`J YW hU`\_Ua`Yg`ni  
GhØfi b[ Yb`Xi fW`Y]bYb` : UfVVYi hY`k i fZ]`cb  
: f]YXYbgXYa`cbghfUbhYb"



J YW hUž`8 Yi hgW`UbX`!`9]b`ZØf`a UbWY`Vf]gUbhYg` ; YgWY`Yb  
gd]Y`hY`g]W`Ua`%) "'& b] '\$& ) ]b`J YW hU`UV`"6Y]`Y]bYa  
F YgYfj ]ghYbUddY`°a ]h`Yhk U`%( \$`J YhYfUbYb`i bX`+\$`Ni gWUi Yfb  
\_Ua`Yg`ni`hi`a`i`hUfh][ Yb`GnYbYbž`U`g`nk Y]`A`ÄbbYf`Ui`g`XYa  
I`a`Z`X`Y]bYf`dUfU`Y`ghUhhZ]bXYbXYb` : f]YXYbg`\_i`bX[ YVi b[ `Y]bYb  
F YgYfj ]ghYb`a ]h`Y]bYa` : UfVVYi hY`UhhUW\_]YfhYb`"@Ui`h`  
**fY[ ]cbU`Yi hY`XY`k i fXYb`X]Y`5b[ fY]ZYf`a ]h`Yfk Y]`Y  
]XYbh]Z]n]Yfhi`bX`gY`Yb`g]W`Y]bYa  
CfXbi`b[ gk ]Xf][`\_Y]hYbj`YfZU`fYb`[ Y[ YbØVYf`"8 Ug`[ Y`ØfhY  
UbgWY]bYbX`ni`a`YfgW`fYW`YbXYb` ; YgUa`hV]`X`Ub`X]YgYa`HU[ ž  
XYbb`X]Y`Dc`nY]`a`i`gghY`Ui`W`k`Y]hYfY`A`U»`bU`a`Yb`Yf[ fY]ZYbž`i`a  
X]Y`@U[ Y`i`bhYf`?`cbhfc`Y`ni`Vf]b[ Yb"**

Gc` \UhhYb` [ Y[ Yb`%\*. \$, `I \f`Yhk U`&) `DYfgcbYb`j Yfgi Wkh`z`Y]bY  
Dc`]nY]gdYffY`ni `Xi fWVfYWYb`"8]Y`F`YU`\_h]cb`XYf`Dc`]nY]`k Uf  
YbhgW]YXYb.`I a`X]Y`G]hi Uh]cb`ni `YbhgW`ÅfZyb`ž`\_Ua` `DZYZZYfgdUm  
ni a`9]bgUhn`" `b`XYf` : c`[ Y`k i fXYb` ]bg[ YgUa h`%) `DYfgcbYb  
j cfØVYf[ Y\YbX`ZYgh[ Ybca a`Yb`i bX`a` ]h`Y]bYa  
J YfgUa a`i b[ gUi ggW`i gg`VY`Y[ h`"; `ØW`\_]WYfk`Y]gY`[ UV`Yg`\_Y]bY  
J Yf`YmhYb`ž`k Ug`X]Y`G]hi Uh]cb`Yhk Ug`YbhgW`ÅfZhY`"

## DUFU`Y`j YfUbgHU`hi b[ Yb`i bhYf`8fi W`

K `A`fYbX`XYf`F`YgYfj` ]ghYbUddY`ghUhhZUbX`ž`[ UV`Yg`ni XYa` `Y]bY  
? i bX[ YVi b[ `a` ]h`Zf]YX`]WYb`DfchYghYb`ZØf`XYb` : f]YXYb`"8]YgY  
k i fXY`j`cb`XYf` `b]h]Uh]j`Y` B]Y`k` ]YXYf`? f]Y[ ` `X]Y`K` UZZYb`b]YXYf  
i bX` : f]YXYbg`\_ccfX]bUh]cb`6Yf`]b`cf[ Ub]g]Yfh`"5a` `%( "` `ž`b]ž`XYa  
J`cfhU[ `ž` \UhhYb`g]Y`VYfY]hg`[ Y[ Yb`X]Y`Ub[ YV`]WY  
6Y]bhf`ÅW`h][ i b[ `]`fYf`J`YfgUa a`i b[ gZfY]\Y]h`Xi fW`X]Y`Dc`]nY]  
dfchYgh]Yfh`< ]Yfni `k i fXYb`X]Y`HY]`bY\`a`Yf`j`ca` `6fUbXYbVi f[ Yf  
Hcf`j`Yfhf]YVYb`ž`U`g`g]Y`]b`Y]bYa` `bYi`Yb`6YfY]W` `]bhYf`XYf  
9VYfhghfU» Y`D`Uhn`ZUbXYb`"8]Y`G]hi Uh]cb`]b`6Yf`]b`k`Uf`Ub[ YgdUbbhž  
k i fXYb`g]Y`XcW`j`cb`a`Y`f`U`g` , \$`j`YfgW]YXYbYb` ; fi`ddYb  
i bhYfghØhnh`"8`UfØVYf` \]bUi`g`k`Uf`Ui`W`Y]bY`[ fc»Y`6]\_Yf!  
8Ya`cbghfUh]cb`a` ]h`) \$\$`V]g`+\$`\$`A`UgW]bYb`Ub[ Y`ØbX][ hž`k`Ug`XYb  
8fi`W`\_Ui`Z`X]Y`Dc`]nY]`k`Y]hYf`Yf\`Ø`hY`fb]Y!k` ]YXYf!\_f]Y[ "cf[ `Ł"

6Yf]W`hYb`ni`Zc`[ Y` \UVY`X]Y`6Yf`]bYf`J`YfgUa a`i b[ gVY` \ØfXY  
dUi`gW`U`Y`J`YfVchY`ZØf`dfc!dU`Ågh]bYbg]gW`Y`8Ya`cbghfUh]cbYb  
Yf`UggYb`ž`k`Ug`XYb`@Y]h[ YXUb`\_Yb`XYg`F`YW`hg`Ui`Z`Zf]YX`]WYb  
DfchYgh]b`Y]b`ZfU[ k`ØfX][ Yg`@]W`h`f`ØW`\_h`"8]YgY`9bhk` ]W`\_i`b[ `]gh`HY]`  
Y]bYf`VYXYb`\_]WYb`HYbXYbn]b`j` ]Y`Yb`@`AbXYfb`ž`X]Y`XYa` `F`YW`h  
Ui`Z`Zf]YX`]WYb`DfchYgh`b]W`h`bi`f`]b`8Yi`hgW`\_UbX`ni` `gW`UZZYb  
a`UW`h`"Gc`nY][ h`XYf`6Yf]W`h`j`cb` `]VYfh]Yg`"Yi` ž`XUgg`j` ]Y`Y  
F`Y[ ]Yfi`b[ Yb`ni`bY`a`YbX`j`Yfgi`W`Yb`ž`DfchYghY`ni`fY[ i` `]YfYb`cXYf  
ni`i`bhYfXfØW`Yb`"

## 9]b`[ YgY`gW`UZh`]W`Yf`5i`Zfi`Z`

A`h`X]YgYb` `Øb[ ghYb`9bhk` ]W`\_i`b[ Yb`k` ]fX`a`Y`f`XYbb` `Y`\_`Ufž`k` ]Y  
k` ]W`h][ `XUg`F][ `h`Ui`Z`Zf]YX`]WYb`DfchYgh`ZØf`i`bgYfY`8Ya`c`\_fUh]Y

]gh"9g'X]Ybh'b]W'h'bi f'XUni ž'g]W'ni 'k ]W'h] [ Yb'H\Ya Yb'ni 'Ai » Yfbž  
 gcbXYfb'Ui W'i a 'X]Y'Gh]a a Y'[ Y[ Yb'gmghYa Uh]gWXY  
 9]bgWfÄb\_i b[ Yb'ni 'Yf\YVYb" ð'8Yi hgW'UbX'k UfYb'b]W'h'bi f  
 dfc!dU'Àgh]bYbg]gWYž'gcbXYfb'Ui W'i a k Y'hU\_hj ]ghYb'j cb  
 , VYf[ f]ZYb'i bX'F YdfYgg]cb'VYhfc ZYbž'k Ug'X]Y  
 [ YgUa h[ YgY`gWUZh']WXY'8YVUhY'ØVYf'X]Y'; fi bXfYW'hY' ]b'Y]bY  
 \_f]h]gWY'D\UgY'ZØ\fh"

ð'5bVYhfUW'h'U`X]YgYf'; YgWY\ b]ggY'k ]fX'a Y\ f'XYbb'Y'Y]b  
 \_'ÄfYbXYg'NY]WYb'VYbØh][ h'8]Y'dc`h]gWY'J YfUbhk c fhi b[  
 Ui ZgY]hYb'XYf'6Y\ØfXYb'i bX'XYf'GhUXh']gh[ YZcfXYfhž'i a 'XUg  
 J YfgUa a `i b[ gfYW'h'ni 'fYgdY\_h]YfYb'i bX'ni 'gWØhnYb"8]Y  
 Dfc'hYgh]YfYbXYb' ]b'6Yf` ]b'ØbbYb'bi f'\c ZYbž'XUgg']\fY'Gh]a a Yb  
 b]W'h] Yf\U`Yb'i bX'XUgg'X]Y'; YgY`gWUZhž'YVYbgc'k ]Y'X]Y  
 dc`h]gWYb'9bhgWY]Xi b[ ghfÄ[ Yfž']\fY'5b`Y[ Yb'Yfbgh'b]a a h'i bX  
 X]Y'; Ø'h][ \_Y]h']\fYf': cfXYfi b[ Yb' ]b'Y]bYf'XYa c\_fUh]gWYb  
 ; YgY`gWUZh'UbYf\_Ybbh"

8YhU]`g	
C fh	J YW'hUž'8Yi hgW'UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• fY[ ]cbU`\Yi hY"XY</li> <li>• b]Y!k ]YXYf!_f]Y[ "cf[</li> <li>• k k k "`]VYfh]Yg"Yi</li> </ul>

6Ygi WXYb'G]Y'i bg'Ui Z.'X]Y!bUWf]W'hYb"Wca