

K ]bXYbYf[ ]Y`ZØf`X]Y`? i fdZU`n. `Gc`k ]fX  
B c fXXYi hgWΛ`UbX`ni f`Ghfca ei Y`Y`°

9fZU`fYb`G]Yž`k ]Y`K ]bXYbYf[ ]Y`Ui g`BcfXXYi hgWΛ`UbX`X]Y  
?i fdZU`n`Ua` `%%"\$+`&\$& )` j`Yfgcf[ Yb`gc``i bX`k Y`WXY  
?i bXYbgYfj ]W!9bhk ]W`i b[ Yb`Yg`[ ]Vh"



B c fXXYi hgWΛ`UbX`ž`8Yi hgWΛ`UbX`!`-`b`Y]bYa` `bYi Yb`Dfc`Y`\_h`ni f  
bUWΛ`U`h][ Yb`9bYf[ ]Yj`Yfgcf[ i b[ `k ]fX`BcfXXYi hgWΛ`UbX`ni f  
GWΛ`ØggY`fY[ ]cb`ZØf`X]Y`? i fdZU`n" **GWΛ`k`Y`hn]b[`Y`f`NY]hi b[`  
VYf]WΛ`hY`ž`XUgg`X]Y`K ]bXYbYf[ ]Y`Ui g`XYb`bcfXXYi hgWΛ`Yb  
6i bXYg`ÀbXYfb`VU`X`XUni` `VY]hfU[ Yb`gc``ž`X]Y`k UWΛ`gYbXY  
B UWΛ`ZfU[ Y`bUWΛ`gUi`VYfYf`9bYf[ ]Y`]b`XYf`?i fdZU`n`ni` `XYW`\_Yb`  
8]YgYg`J`cf`UVYb`\_ca` a`h`ni f`fYWΛ`hYb`NY]hž`XU`XYf`8`fUb[ `bUWΛ  
i`a`k`Y`hZfYi`bX`]WΛ`Yb`9bYf[ ]Yei`Y`Yb`]b`XYb`Y`hnhYb``-`X`fYb`ghUf`\_  
[`Ygh]Y[`Yb`]gh"**

B]WΛ`h`bi`f`l`a`k`Y`hUgdY`\_hY`ghY`Yb`]a` `J`cfXYf[ fi`bX`"8`Yf  
k`]fhgWΛ`UZh]WΛ`Y`Bi`hnYb`X]YgYf`-`b`j`Ygh]h]cb`\_`ÖbbhY`Ui`WΛ  
Yb`hgWΛ`Y]XYbX`ZØf`X]Y`F`Y[ ]cb`gY]b`"i`bhYfbY`a`Yb`i`bX`<`Ui`g`U`hY

dfcZ]h]YfYb`b]W\h`bi f`j cb`XYf`bUW\`U`h][ Yb`9bYf[ ]Yj Yfgcf[ i b[ ž  
gcbXYfb`Ui W\`j cb`Y]bYf`a Ò[ `]W\Yb`GhUV`]h`h]b`XYb  
9bYf[ ]YdfY]gYb"8]Yg`\_ÒbbhY`g]W\`X]fY`\_h`Ui Z`X]Y`@VYbgei U`]h`h  
XYf`5bk c`bYf`Ui gk ]f`\_Yb"

## 8 Yf`K Y[ `ni f`F Y[ ]ghf]Yfi b[

I a`j cb`X]YgYa`Dfc`Y`\_h`i bX`k Y]hYfYb`5b[ YVchYb`ni`dfcZ]h]YfYbž  
a`ØggYb`\_hYfYgg]YfhY`g]W\`fY[ ]ghf]YfYb"BUW`XYa`9f`U`h`Y]bYf`9!  
A U]`a`]h`Y]bYa`6Ygh`h][ i b[ g]b`\_ [ ]`h`Ygž`XYb`GdUa`!CfXbYf`ni  
dfØZYbž`i a`a`Ò[ `]W\Y`DfcV`Ya`Y`VY]`XYf`5ba`Y`Xi b[  
Ui gni gW`Y]Y»Yb"8U`a`Ub`Yfgh`bUW`XYf`6Ygh`h][ i b[ `XYf`9!A U]`!  
5XfYggY`Ni [ f]Z`Ui Z`XfY]`\_cghYbZfY]Y`5fh]\_Y`U`hž]gh`Yg`fUhgUa`ž  
XYb`DfcnYgg`nØ[ ][ `UVni gW`Y]Y»Yb"8Yg`K Y]hYfYb`[ ]Vh`Yg`Ui W\  
C dh]cbYb`ZØf`VYgh`Y`bXY`9!DUdYf`cXYf`Df]bh!5VcbbYbhYb"

9]b`k Y]hYfYf`? bUW`\_di b`\_h]gh`X]Y`J Yf`\_bØdZ`b[ `XYg`5VcbbYa`Ybhg"  
K Yf`VYgh`Y`YbXY`J Yfhf`A[ Y`U`hž`gc`h`UW`hgUa`j cf[ Y`Ybž`i a  
gY]bYb`Ni [ Ub[ `ni`g]W\Yfb`i bX`XYb`j c`Yb`Bi`hnYb`Ui g`XYb`bYi Yb  
\_h`U`hYb`n]Y`Yb`ni`\_ÒbbYb"

## 8 Yf`? i bXYbgYfj ]W`]a` : c`\_i g

8 Ug`H`Ya`U`?i bXYbgYfj ]W`gd]Y`h]b`j ]Y`Yb`6YfY]W\Yb`Y]bY  
YbhgW\Y]XYbXY`F c`Y`i bX`XUg`nY][ h]g]W\`Ui W\`]b`XYf  
9bYf[ ]YVfUbW\Y" @Ui`h`Y]bYf`8Y`c]hhY!Ghi`X]Y`]gh`Y]b`[ i`hYf  
?i bXYbgYfj ]W`ZØf`X]Y`a`Y]ghYb`?cbgi`a`YbhYb`YggYbn]Y`VY]`XYf  
5bV]YhYfk`U`"F`i`bX`,`) i`XYf`6YZfU[ hYb`gYhnYb`X]Yg`U`g`?f]hYf]i`a  
Ub`c`VYfghY`GhY`Y"; i`hY`5bgdfUW\Y`ž`gW`bY`Y`DfcV`Ya`Ògi`b[ Yb  
i`bX`Y]b`ZfYi`bX`]W\Yf`5i`ghUi`gW`g]bX`Y]f`b]W\h`k`Y[ ni`XYb`\_Yb"  
6YgcbXYfg`X]Y`Øb[ YfYb`?cbgi`a`YbhYb`g]bX`VYfY]hž`ZØf  
`cW`k`Yfh][ Yb`?i bXYbgYfj ]W`gc[ Uf`Yhk`Ug`a`Y`f`ni`nU`Yb"

\_b`5bVYhfUW`h`XYf`k`UW`gYbXYb`5bgdfØW`Yž`X]Y`j`cf`U`Ya  
k`À`fYbX`XYf`7cfc`bU!DUbXYa`]Y`ni`Yf`\_YbbYb`k`UfYbž`k`]fX`X]Y  
<mVf]X]g]Yfi b[ `Ugg]gW`Yf`i`bX`X][ ]hU`Yf`?cbhU`\_ha`Ò[ `]W\`\_Y]hYb  
ni`bY`a`YbX`k`]W`h][ Yf"8]Y`Ghi`X]Y`VYn]Y`h`g]W\`Ui`Z`X]Y`ZØbZ  
6fUbW\Yb`HY`Y`\_ca`a`i`b]\_Uh]cbž`9bYf[ ]Yž`9!7ca`a`YfW`gck`]Y

6Ub\_Yb`i bX`J Yfg]W`Yfi b[ Yb`i bX`nY][ hž`XUgg`[ i`hghfi`\_hi`f]YfhY  
 ?i bXYbgYfj`j]W`!5b[ YVchY`Ub[ Zf]gh][`X]Y`6]bXi b[ `Ub`XUg  
 l bhYfbY\`a Yb`gh`f\_Yb`\_`ÖbbYb"

## 5a Uncb`? i bXYbgYfj`j]W`U`g`J`cfV]`X3

9]b`[ i`hYg`6Y]gd]Y`ZØf`Y]bYb`YZZ]n]YbhYb`?i bXYbgYfj`j]W`Z]bXYhig]W`  
 VY]`5a Uncb`" < ]Yf`]gh`XYf`?i bXYbgYfj`j]W`j`cb`\*`V]g`&(`i` \f  
 YffY]W`VUfž`]b`\_i`g]j`Y`XYf`A`Ö[`]W`\_Y]h`Y]bYg`gW`bY`Yb`5bfi`Zg`dYf  
 ?`]W`ž`k`Ug`X]Y`K`UfhYnY]hYb`XYi`h]W`j`Yf`\_Øfnh`"8]YgY`5fh`XYf  
 9ffY]W`VUf`\_Y]h`\_ÖbbhY`U`g`J`cfV]`X`ZØf`UbXYfY`6fUbW`Yb`X]YbYb  
 i bX`nY][ hž`k`]Y`k`]W`h][`Y]b`\_cbhU`hžfYi`X][ Yf`?i bXYbgYfj`j]W`]b  
 i bgYfYf`\`Yi`h][ Yb`gW`bY`Y`YV][ Yb`K`Y`h]gh"

þg[ YgUa`h]gh`X]Y`J`YfV]bXi b[ `j`cb`YfbYi`YfVUfYb`9bYf[ ]Yb`i bX  
 \cW`k`Yfh][ Ya``?i bXYbgYfj`j]W`Y]b`j`]Y`j`YfgdfYW`YbXYf`5bgUhnž`XYf  
 gck`c`\`\_Ö\_c`c[ ]gW`U`g`Ui`W`\_Ö\_c`b`ca`]gW`DchYbh]U`ni`f  
 J`YfVYggYfi`b[`]b`XYf`?i`fdZU`n`V]f[ h`9g`V`Y]Vh`U`gc`gdUbbYbXž`k`]Y  
 g]W`X]YgYg`Dfc`Y`\_h]b`XYf`Ni`\_i`bZh`Ybhk`]W`Y`b`k`]fX"

|           |   |
|-----------|---|
| 8YhU]`g   |   |
| C`fh      | B`cfXXYi`hgW`_UbXž`8Yi`hgW`_UbX   |
| E`i`Y`Y`b | <ul style="list-style-type: none"> <li>• k k k "gW`k`Yhn]b[ Yf!nY]hi`b[ "XY</li> <li>• k k k "UVci`hUa`Uncb"XY</li> <li>• k k k "XY`c]hhY"W`ca</li> </ul> |

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