

\$\$\$ ' ě \ fY ' F c ` ` hfYddY . ' 8 Yf ' 5 i Zgh]Y [ ' Y ]bYg  
hYWX b ]gWX Yb ' K i bXYfbg ' ]b ' ? Ò ` b °

5a ' %% " ' ě ' ]' & \$ & ) ' ZY ]Yfh ' 8 Yi hgWX ` UbX ' \$\$\$ ' ě \ fY ' F c ` ` hfYddYb  
]a ' ? Ò ` bYf ' ? Ui Z Ui g ' H ]Yhn ' ' Y ]b ' hYWX bc ` c [ ]gWX Yg  
K U \ fnY ]WX Yb ' XYf ' A cXYfbY "



? Ò ` b ž ' 8 Yi hgWX ` UbX ' ! ' 5a ' %% " ' ě ' ]' & \$ & ) ' k ]fX ' ]b ' ? Ò ` b ' Y ]b [ ' Ubn  
VYgcbXYfYf ' 5b ` Ugg [ ' YZY ]Yfh ' 8 Yf ' \$\$\$ " ' ě \ fYghU [ ' XYf  
` bVYhf ]YVbU \ a Y ' XYf ' YfghYb ' F c ` ` hfYddY ' ]b ' 8 Yi hgWX ` UbX ' ]a  
' ? Ui Z Ui g ' H ]Yhn " ' ` b ' Y ]bYf ' NY ]hž ' ]b ' XYf ' U ` ` Yg ' ]b ' 6Yk Y [ ' i b [ ' ]ghž ' ]gh ' X ]Y  
F c ` ` hfYddY ' a Y \ f ' U ` g ' bi f ' Y ]b ' hYWX b ]gWX Yg ' K i bXYf ' ' g ]Y ' gYhnh  
A U » ghÀ VY ' ]b ' XYf ' a cXYfbYb ' 5fWX ]hY \_ hi f ' i bX ` \ Uh ' g ]WX ' ]b ' i bgYfYa  
5 ` ` hU [ ' ZYgh ' YhUV ' ]Yfh ' 8 ]Y ' F c ` ` hfYddY ' k i fXY ' j cb ' ? Ui Za Ubb ' 5 ` ZfYX  
@Ycb \ UfX ' H ]Yhn ' Y ]b [ ' YVUi hž ' Y ]bYa ' D ]cb ]Yf ' XYg ' hYWX bc ` c [ ]gWX Yb  
' : c fhgWX f ]hghž ' XYf ' a ]h ' X ]YgYf ' ` b bcj Uh ]cb ' X ]Y ' 6Ygi WX Yf ' ]b ' XYb ' 6Ubb  
nc [ "

5fWX ]hY \_ hi f \ ]ghcf ]\_Yf ' 8 Ub ]Y ` @c \ a Ubb ' VYgWX fY ]Vh ' X ]Y ' YfghY  
F c ` ` hfYddY ' U ` g ' Y ]b ' gc ` WX Yg ' GhUi bYb . ' K ]Y ' Y ]bY ' I : C ! @UbXi b [ ' " ' G ]Y

k Uf\*\$'NYbhja YhYf'VfY]hi bX'Z \f'Ui ggW\`Y»`]W\`bUW\`cVYb"l a  
XYb'a i h][ Yb': U\ f[ ÀghYb'VY]a '5i ggh]Y[ 'ni f'GY]hY'ni '\Y`ZYbž  
ghUbXYb'UbZUb[ g'@]ZhVcmg'VYfY]hž'XYbb'XYf'YfghY'5i ggh]Y[ 'k Uf'ZØf  
Y]b][ Y'Y]bY`\_Y]bY'<YfUi gZcfXYfi b[ 'G\W\k ]bXY'[ YZØ\`Y']b`\_i gj] Y"  
8]YgY'Ui »Yf[ Yk Ò\`b`]W\Y'hYW\`b]gW\Y'BYi \Y]h'k i fXY'ni a 'Gma Vc`  
XYf`\_Ugg]gW\Yb'A cXYfbY'XYf'%-&\$Yf! ð\`fY'i bX'n]Y\`hV]g`\Yi hY  
X]Y'A YbgW\Yb'Ub"8]Y'≠XY'XYf'Fc`hfYddY'Yfgha U`g']b'XYb'l G5  
[ YVcfYbž'ZUbX'% - )`XUg'YfghY'A cXY`]]b'7cbYm`g'UbX'gY]bYb  
D'Uhn'i bX`Y[ hY'XYb'; fi bXghY]b'ZØf'X]YgY'fYj c'i h]cbÅfY  
6YZØfXYfi b[ ga Yh\cXY"

## 8]Y'Fc`hfYddYb'j cb`\Yi hY

≠'8Yi hgW\`UbX'[ ]Vh'Yg'U\_hi Y`fi bX'' - "\$\$\$': U\ fhfYddYbž'XcW\`  
X]Y': fYi XY'ØVYf'XYb'hYW\`b]gW\Yb': cfhgW\`f]h'k ]fX'cZi'Å\  
i bhYfVfcW\Yb"≠a a Yf'k ]YXYf'VYf]W\hYb'X]Y'? Ò'bYf'J Yf\_Y\fg!  
6Yhf]YVY'j cb'GhØfi b[ Yb"≠a 'j Yf[ Ub[ YbYb'ð\`f'[ UV`Yg']b'? Ò'b  
\_bUdd'%%"\$\$\$'GhØfi b[ Yb'Ub'&\*'': U\ fhfYddYbž'k cVY]'ZUgh'&", \$\$  
GhØfi b[ Yb'Ui ZJ UbXU']ga i g'ni fØW\_ni ZØ\`fYb'k UfYb"Gc`W\Y  
J cfZÀ`Y'a UW\Yb'XUg'H\Ya U'K Ufhi b[ 'i bX'≠ghUbX\`U'hi b[ 'ni  
Y]bYf'ghÅbX][ Yb'<YfUi gZcfXYfi b[ "Gc`\UVYb'X]Y'? Ò'bYf  
J Yf\_Y\fgVYhf]YVY'X]Y'K Ufhi b[ 'bi b'gY'Vgh]b'X]Y'<UbX'[ Ybca a Yb  
i bX'd`UbYbž']b'X]YgYa 'ð\`f'Yhk U'(\$'Fc`hfYddYb'ni  
a cXYfb]g]YfYb"≠a `YhnhYb'ð\`f'k i fXYb'XUZØf'XfY]'A ]`]cbYb'9i fc  
Ui Z[ Yk YbXYh"

9]b'VYa Yf\_Ybgk YfhYf'J cfZU`VYhfUZ'Y]bYb'j Yf'cfYbYb  
8]Ua Ubhf]b[ ž'XYf']b'X]Y'Fc`hfYddY'Z]Y`i bX'gW\`Y»`]W\`Ui Z[ YgdØfh  
k YfXYb'\_cbbhY"8]Y'? J 6'bi hnh'ZØf']\`fY'&\*( 'Fc`hfYddYb'HY]'Y'j cb  
ZØbZj YfgW\]YXYbYb'<YfghY`Yfbž'k Ug'ni 'Y]bYa 'Vi bhYb'A ]l 'Ub  
9fgUhnHY]'Yb'ZØ\`fh"@Ui h'XYb'≠Zcfa Uh]cbYb'j cb'<B5"XYž'g]bX  
Fc`hfYddYb'\Yi hY'k Y]h'j YfVfY]hYhi bX'Z]bXYb'g]W\`Ub'6U\`b\`ØZYbž  
]b'?Ui Z\`Ai gYfb'i bX'j ]Y'Yb'UbXYfYb'ØZYbh]W\Yb'c fhYbž'k Å\`fYbX  
]\`fY': i b\_h]cbgk Y]gY'gY]h'XYb'YfghYb'DfchchmdYb']b'XYb'% \* \$Yf!  
ð\`fYb'ghYh][ 'j YfVYggYfh'k i fXY"

## Fc`hfYddYb.'9]b'GhØW`GhUXh[ YgW\]W\hY

ð?Ò`b`jgh`XjY`Fc`hfYddY`b]W`h`bi`f`Y]bY`Y]bZUW`Y  
 :cfhVYk`Y[i`b[ga`Ò[`]W`\_Y]hž`gcbXYfb`g]Y`gd]Y[`Y`b`Ui`W`X]Y  
 9bhk`jW`\_i`b[`XYf`gh`Xh]gW`Yb`bZfUghfi`\_hi`f`k`]XYf`"K`À`fYbX`X]Y  
 Fc`hfYddY`Y]bgh`U`g`[`YbY][`hYf`:`U`fghi`>`ghUfhYhY`i`bX`j`cb`XggY  
 FYbc`YfZi`bXYb`k`i`fXY`ž`U`h`g]Y`g]W``ØVYf`X]Y`X`fY  
 kY]hYfYbhk`jW`\_Y`h`"7`U`f`Yg`GYVYf[`Yf`hfi`[`a`U»[`YV`]W`ni`f  
 JYfVYggYfi`b[`i`bX`JYfVfY]hi`b[`XYf`HYW`bc`c[`]Y`]a`&\$"  
 X`fY`i`bXYfh`VY]i`bX`bUW`X`Ya`Nk`Y]hYb`K`Y`h`f]Y[`VY[`Ubb`X]Y  
 AUggYbdfcXi`\_h]cbž`k`Ug`Fc`hfYddYb`ni`a`GhUbXUfX`]b`bYi`Yb  
 ;`Yk`YfVYVUi`hYb`a`UW`hY"

8]Y`G]W`Yf`Y]hga`Yf\_a`U`Y`a`cXYfbYf`Fc`hfYddYbž`XUfi`bhYf  
 6Yk`Y[i`b[ggYb`gcfYb`i`bX`B`chghc`ddgmghYa`Yž[`Yk`À`f`Y]ghYb`Y]b  
 \c`Yg`A`U»`Ub`G]W`Yf`Y]h"ð`Y]bYf`GhUXh`k`]Y`?`Ò`bž`]b`XYf`XUg  
 hÀ[`]W`Y`JYf`\_Y`f`gUi`Z`\_ca`a`Yb`c`W`]ghž`k`YfXYb`Fc`hfYddYb`ni  
 Y]bYa`i`bYb`hVY`f`]W`Yb`6YghUbXhY]`XYg`i`fVUbYb`@YVYbg`Hfchn  
 XYf`<`YfUi`gZcfXYfi`b[`Ybž`X]Y`a`]h]\`fYa`6Yhf]YV`j`YfVi`bXYb`g]bXž  
 V`Y]Vh]\`fY`6YXYi`hi`b[`i`bVYghf]hhYb`cV`]a`?`Ui`Z`Ui`gž`Ua  
 6U`b`c`Z`cXYf`]b`Y]bYa`bYi`Yb`6Øfc[`YV`Ài`XY"8]Y`Fc`hfYddY`U`h  
 ]\`fYb`D`Uhn`]b`XYf`;`YgW`]W`hY`XYf`GhUXh[`Y`Zi`bXYb`i`bX`k`]fX`Ui`W`  
 ]b`XYb`b`ÀW`ghYb`%\$`\$`X`fYb`Y]bY`nYb`hfU`Y`Fc`Y`gd]Y`Yb"

Gc`k`]fX`XYf`%"`ž`]`&\$&)`b]W`h`bi`f`Y]b`8Uhi`a`XYg`ž`V]`Ài`a`gž  
 gcbXYfb`Ui`W`X]Y]b`5b`Uggž`X]Y`HYW`b]\_k`i`bXYfž`X]Y`i`bg`hÀ[`]W`  
 VY[`]Y]hYbž`ni`ZY]Yfb`"8]Y`JYf[`Ub[`Yb`Y]h`i`bX`Ni`\_i`bZi`XYf  
 Fc`hfYddYb`]b`?`Ò`b`g]bX`Yb[`a`]hY]bUbXYf`j`YfVi`bXYbž`i`bX`X]Y  
 AYbgW`Yb`k`YfXYb`k`Y]hYf`]\`b`a`]h`GhUi`bYb`Ui`ZXUg`Ui`ZghfYVYbXY  
 I`b[`Y`Yi`Yf`XYf`A`cV`]h`h`V`]W`\_Yb"

8YhU]`g	
Cfh	?Ò`bž`8Yi`hgW`_UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hU[ YggW`Ui`"XY</li> <li>• k k k "\`bU"XY</li> <li>• Uhf]i`a`!hfYddYb"XY</li> </ul>

6Ygi W\Yb 'G]Y 'i bg 'Ui Z. 'b!U[ "bYh