

GWX bY`VU\ b`A Ubb\Y]a !Ghi hh[ Ufh`bUWX  
GUb]Yfi b[ `dØb\_h]WX`ni fØW\_°

8]Y`GWX bY`VU\ bghfYW\_Y`A Ubb\Y]a !Ghi hh[ Ufh`ØZbYh`bUWX  
g]YVYbk ØWX][ Yf`GdYffi b[ `k Y[ Yb`GUb]Yfi b[ gUfVY]hYb`Ua  
: fYi XYbghY]bhi bbY`k ]YXYf"

? b]hh`b[ Ybž`8Yi hgWX`UbX`!`8]Y`GWX bY`VU\ bghfYW\_Y`A Ubb\Y]a !  
Ghi hh[ Ufh]gh`UV` : fY]hU[ `i a `&%.\$\$`i \f`k ]YXYf`[ YØZbYhž`bUWXXYa  
g]Y`gY]h`CghYfb`ZØf`g]YVYb`K`cWX`Yb`k Y[ Yb`i a`ZUggYbXYf  
GUb]Yfi b[ gUfVY]hYb`[ YgWX`cggYb`k Uf`"8]YgY`A U» bU\ a`Yb`k i fXYb  
d`Uba`À»][ `UV[ YgWX`cggYbž`k Ug`VYgcbXYfg`XYb`FY]gYbXYb  
ni [ i hY`ca`a`hž`X]Y`VYfY]hg`j`cb`"Äb[ YfYb` : U\fnY]hYb`i bX  
Ni [ Ui`gZÄ`"Yb`VYhfcZYb`k UfYb`"@Ui`h`**NJ K** ` `ØbbYb`FY]gYbXY`bi b  
k ]YXYf`]b`%`Ghi`bXY`i`bX`%+`A`]bi`hYb`a`]h`⇨9!8]fY`hnØ[ Yb`j`cb  
Ghi hh[ Ufh`ni`a` : fUb`\_Z`fhYf` : `i [ \UZYb`fY]gYb`"8Yf  
: U\ f[ Ughj`YfvUbX`Dfc`6U\ b` \Uh`k`Ä\ fYbX`XYf`GdYffi b[ ` \_Y]bY  
6YgWX`k`YfXYb`Yf\`U`hYb"

8]Y`GUb]Yfi b[ gUfVY]hYb`Ua` : fYi XYbghY]bhi bbY`ž`XYf`Xi`fWX  
[ Yc`c`[ ]gWX`Yg`5b`mXf]h\`U`h][ Yg` ; YghY]b`ZØ\`fhž`k`UfYb`bch`k`YbX][ ž  
XU`K`UggYfY]bhf]hh`ni`f`5i`gXY\`bi`b[ `XYg` ; YghY]bg`i`bX`F`]ggYb`]b  
XYf`Hi`bbY`gWX`U`Y`ZØ\`fhY`"i`a`X]Y`G]WX`Yf\`Y]h`ni`[ Yk`Ä\`f`Y]ghYbž  
k`i`fXYb`8`fU\`hbY`hnY`Ub`Y]bYf`@Äb[ Y`j`cb`%"\$\$\$\$`A`YhYfb`Ub`XYf  
Hi`bbY`XYW\_Y`Ub[ YVfUWX`h`"8]Y`[ YgUa`hYb`?`cghYb`XYf`GUb]Yfi b[  
VY`]YZYb`g]WX`Ui`Z`fi`bX`+ž` `A`j`"cbYb`9i`fcž`k`]Y`**8Yi hgWX`Y`6U\`b`  
VYf]WX`hYh"**

5i`gk`]f`\_i`b[ Yb`U`i`Z`XYb` : U\`fd`Ub

K`Ä\`fYbX`XYf`GUb]Yfi b[ gUfVY]hYb`k`i`fXY`XYf`J`Yf`\_Y\`f`U`i`Z`XYf  
GhfYW\_Y`nk`]gWX`Yb`?`fU]WX`hU`"i`bX`J`U]\`]b[ Yb`fØbnŁ`Y]b[ YghY`"hž`k`Ug

VYXYi hYhYž'XUgg'NØ[ Y`XYg': Yfb!ž'BU\!i bX'; ØhYfj Yf\_Y\fg  
i a [ Y`Y]hYh'k i fXYb"9]b][ Y`J YfV]bXi b[ Yb`Z]Y`Yb`[ Ubni`Ui gž'k cVY]  
F Y]gYbXY`a ]hj Yf`Àb[ YfhYb': U\fnY]hYb`fYW\ bYb`a i gghYb"  
6Y]gd]Y`gk Y]gY`k i fXY`X]Y`⇒9!@]b]Y`%%i a [ Y`Y]hYh'i bX`\]Y`h  
ni gÀm`W`]b'; ØbnVi f[ ž'k Ug`Y]bY': U\fnY]hj Yf`Àb[ Yfi b[ `j cb`Yhk U  
( \$`A ]bi hYb`ni f': c`[ Y`\UhhY"5i W\`UbXYfY`⇒9!J YfV]bXi b[ Yb  
j YfnY]W\ bYhYb': U\fnY]hj Yf`Àb[ Yfi b[ Yb`cXYf`Z]Y`Yb`Ui g"

- ⇒9!J YfV]bXi b[ Yb`A Ubb\Y]a` `Ghi hh[ Ufh`  
A ØbW\Yb
  - ⇒9!@]b]Y`%%i a [ Y`Y]hYhž'ØVYf'; ØbnVi f[ "
  - ⇒9!@]b]Y`&&. `VY[ ]bbhi bX`YbXYh`b`A Ubb\Y]a` <VZ"
  - ⇒9!@]b]Y` ( &. i a [ Y`Y]hYhž' ( \$`A ]bi hYb``Àb[ Yf"
  - ⇒9!@]b]Y` ( +. `YbhZÀ`h`Ui ZXYa` [ YgUa hYb`@Ui Zk Y[ "
- ⇒9!J YfV]bXi b[ Yb`? Uf`gfi \Y` `Ghi hh[ Ufh
  - : U\fnY]hj Yf`Àb[ Yfi b[ `i a `WU" &\$`A ]bi hYb"
  - 9]b][ Y`NØ[ Y`YbhzU`Yb"
- ⇒#97!J YfV]bXi b[ `8 Ufa ghUXh#< Y]XY`VYf[ `Ghi hh[ Ufh` `A ØbW\Yb
  - HY]!i bX`<U`hUi gZÀ`Y"

## @Ub [ Zf]gh][ Y`GUb]Yfi b[ gghfUhY [ ]Yb

8]Y`GUb]Yfi b[ `XYg': fYi XYbghY]bhi bbY`g]gh`HY]`Y]bYg  
i a ZUggYbXYfYb`GUb]Yfi b[ gdfc[ fUa a g`XYf`8Yi hgW\Yb`6U\ bž'XUg  
V]g`9bXY`&\$&+` ðj Ygh]h]cbYb`]b`< Ø\Y`j cb`) ` `A ]`]UfXYb`9i fc  
j cfg]Y\h"8]YgY` ðj Ygh]h]cbYb`g]bX`bchk YbX][ ž'i a `X]Y  
GW\]YbYb]bZfUghfi \_hi f`ni `j YfVYggYfb`i bX`X]Y`VYghY\YbXY  
ðZfUghfi \_hi f`ni `gUb]YfYb" `A Y\ f`U`g', `A ]`]UfXYb`9i fc`g]bX`gdYn]Y`  
ZØf'; YbYfU`gUb]Yfi b[ Yb`j cf[ YgY\Yb"6]g`&\$&+`g]bX`%'  
; YbYfU`gUb]Yfi b[ Yb`Ui Z`9b[ dUgg]?c ff]XcfYb`[ Yd`Ubh"9]b`N]Y`]gh  
Ygž`X]Y`@Y]ghi b[ gZÀ\][ \_Y]h`XYg`GW\]YbYbbYhnYg  
k ]YXYf\Yfni ghY`Yb`i bX`XYb`f ØW\_\_Y\ f`Ui ZY]bYb`K UW\ghi a gdZUX  
]bbYf\U`V`XYf`bÀW\ ghYb`XfY]` ð\ fY`ni `ZØfXYfbž'k ]Y`8Yi hgW\Y  
6U\ b`VYf]W\hYh"

8]YgY` ðj Ygh]h]cbYb`i bX`A U» bU\ a Yb`g]bX`Yb hgW\Y]XYbXž'i a  
ni \_ØbZh][ Y`<YfUi gZcfXYfi b[ Yb`]a`GW\]YbYbj Yf\_Y\ f`ni `a Y]ghYfb

i bX`X]Y`E i U`]hÀh`XYg`F Y]gYYf`YVb]ggYg`ZØf`X]Y`? i bXYb`Ub[ Zf]gh][  
 ni `j YfVYggYfb"8]Y`VYj c fghY\YbXYb`5fVY]hYbž`Y]bgW`Y» `]W`XYf  
 A cXYfb]g]Yfi b[ `j cb`(\$ \$`6U\b\ÖZYbž`gc``Yb`X]Y`9ZZ]n]Ybn`i bX  
 ? i bXYbni Zf]YXYb\Y]h`ghY][ Yfb"

8YhU]`g	
J c fZU``	Gcbgh][ Yg
I fgUW`Y	[ Yc`c[ ]gW`Y`DfcV`Ya Yž`K UggYfY]bhf]hh
C fh	? b]hh]b[ Ybž`8Yi hgW`UbX
GW`UXYb`]b`	+) \$\$\$\$
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "nj k "XY</li> <li>• k k k "XYi hgW`YVU\b"WŁa</li> <li>• k k k "XYi hgW`YVU\b"WŁa</li> </ul>

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