

6UmYfb`A ØbWkYb`c\bY`GØXUa Yf]\_U!  
GhUfg. `=gh`XUg`Y]b`F ]g]\_c`ZØf`XYb`9fZc`[ 3

8Yf` : 7`6UmYfb`X]g\_i h]Yfh`gY]bY`? UXYfdc`h]\_`c\bY`gdUb]gWk!  
`UhY]bUa Yf]\_Ub]gWkY`Gd]Y`Yf`i bX`XYfYb`9]bZi gg`Ui ZXYb  
9fZc`[ "

A ØbWkYbž`8Yi hgWk`UbX`!`8Yf` : 7`6UmYfb`A ØbWkYb`ghY`h]`c`f`  
Y]bYf`Yb`hgWkY]XYbXYb`Gdcfhd`c`h]\_ž`XU`X]Y`U`\_hi`Y`Y`  
? UXYfni`gUa`a`YbgYhni`b[`\_`Ui`a`gdUb]gWk!`UhY]bUa`Yf]\_Ub]gWkY`  
Gd]Y`Yf`i`a`ZUggh" `#`XYf`GU]gcb`&\$%)`#%\*`k`Uf`X]Y`A`UbbgWk`UZh`bcWk`  
fY]Wk`Ub`HU`YbhYb`Ui`g`X]YgYf`FY[ ]cbž`XUfi`bhYf`GhUfg`k`]Y`H\]U[`cž`  
LUV]`5`cbgcž`8UbhYž`F`UZ]b`U`i`bX`Xj`]`A`Ufh`b`Ynž`X]Y`a`U` [`YV`]Wk`  
ni`a`9fZc`[`XYg`?`i`Vg`VY][`YhfU[`Yb`UVYb" `8Yf`9]bZi`gg`X]YgYf`  
Gd]Y`Yf`k`Uf`b]Wk`hni`i`bhYfgWk`Å`hnYbž`]bgVYgcbXYfY`]b`Y]bYa`  
HYUa`ž`XUg`i`bhYf`HfU]bYf`DYd` ;`i`UfX]c`U`Y]bY`bYi`Y`Gd]Y`\_i`hi`f`  
Yb`hk`]W`Y`hY"

#`XYf`GU]gcb`&\$&(`#&)`\]b[`Y[`Yb`g]bX`bi`f`æ`c`DU`\]b`U`i`bX`  
F`Ud`UY` ;`i`YffY]fc`]a`?`UXYfž`UV[`YgY`Yb`j`cb`9f]W8]Yfž`XYf`  
gck`c`\`X]Y`Yb[`]gWkY`U`g`Ui`Wk`X]Y`dcfhi`[ ]Yg]gWkY`  
GhUUhgVØf[`YfgWk`UZh`VYg]hnh" `8]YgY`J`YfÅ`bXYfi`b[`k`]fZi`X]Y` :`fU[`Y`  
Ui`Zž`cV`XYf` : 7`6UmYfb`U`g`]bhYfbUh]cbU`Yg`Hcd!`HYUa`k`Y]hYf`]\b`  
\_cb\_i`ffYbnZÅ\][`V`Y]VYb`\_Ubbž`k`Ybb`]a`X]Y`hmd]gWkY`  
: i`»`VU``\_i`hi`f`Ui`g`GdUb]Yb`i`bX`@UhY]bUa`Yf]\_U`ZY`\`h" `7`Ua`d]cbg!  
@YU[`i`Y!`?`cb\_i`ffYbhYb`k`]Y`FYU`A`UXf]X`i`bX`XYf` : 7`6UfWk`cbU`  
gYhnhYb`Ui`Z`Gd]Y`Yf`Ui`g`X]YgYf`FY[ ]cbž`k`Å`fYbX`6UmYfb`]b`XYb`  
`YhnhYb`ZØbZ`X`fYb`j`]Yfa`U`XUg`J`]YfhY`Z]bU`Y`XYf`7`Ua`d]cbg`  
@YU[`i`Y`b]Wk`h`ØVYfghUbXYb`\`Uh"

< YfUi`gZc`fXYfi`b[`?`UXYfd`Ubi`b[

8]Y'UXYf!Dc`h]\_XYg': 7'6UmYfb'ghY\h'bi b'Ui Z'XYa 'DfØZghUbX"  
9l dYfhYb'ZcfXYfbž'XUgg'XUg'gdUb]gW\!`UhY]bUa Yf]\_Ub]gWY  
9`Ya Ybh'ghÅf\_Yf']b`X]Y'D`Ubi b[ Yb`Y]bZ]Y»Yb'gc`hY" `ϕ`Y]bYf`NY]hž  
]b`XYf`UbXYfY'?`i Vg'j YfghÅf\_h'Ui Z']bhYfbUh]cbU`Y`Gd]Y`Yf'gYhnYbž  
a i gg'g]W`XYf': 7'6UmYfb'ZfU[ Ybž'cV`Yf'a ]h'gY]bYf`XYfnY]h][ Yb  
5i gf]W\hi b[ `Ub[ Zf]gh][ `YfZc`[ fY]W`gY]b`\_Ubb"

Ni gÅhn`]W`ni f': `i \_hi Uh]cb`j`cb`Gd]Y`Yfb`\Uh`XYf`J`YfY]b`]b`XYb  
`YhnYb`ϕ\`fYb`Ui`W`Y]bY`[ fc»Y`6UbXVfY]hY`Ub  
HfUbgZYfYbhgWY]Xi b[ Yb`[ YhfcZZYb"GUX]c`A`UbÅ`k`YW`gY`hY`]a  
Gca`a`Yf`&\$&'`j`ca`:`7`@]`Yfdcc`ni`a`:`7`6UmYfbž`k`Ug`Y]bY  
5V`ØgYgi`a`a`Y]b`<Ø\`Y`j`cb`(`)`A`]]cbYb`9i`fc`bUW`g]W`nc["  
8]YgY`\c\Yb`Z]bUbn]Y`Yb`A`]hY`gd]Y[ Y`b`XYb`ni`bY`a`Yb`XYb  
K`YhhVYk`YfV`i`bhYf`XYb`Yi`fcdÅ]gW`Yb`Gd]hnYb`\_`i`Vg`k`]XYfž`X]Y`Ui`Z  
Gd]Y`Yfk`YW`gY`XfÅb[ Yb`"@Ui`h`8`Yi`hgW`Ub`X`Zi`b`\_`nY][ Yb`g]W  
5V`ØgYgi`a`a`Yb`k`]Y`X]Y`+\$`A`]]cbYb`9i`fc`ž`X]Y`ZØf`A`Uh\`]^g`XY`@[`h  
[ YnU\`h`k`i`fXYbž`U`g`Yb`hgW`Y]XYb`XY`:`U`\_`hc`fYb`ZØf`?`UXYfi`a`V`Ui`hYb"

- ) \$`A`]]cbYb`9i`fc`ZØf`GUX]c`A`UbÅ
- ( )`A`]]cbYb`9i`fc`ZØf`F`cVYfh`@Yk`UbXck`g\_]`
- \* \$`A`]]cbYb`9i`fc`ZØf`9f`]b[ `<`UU`UbX
- +\$`A`]]cbYb`9i`fc`ZØf`A`Uh\`]^g`XY`@[`h

8]Y`[ Y[ Ybk`Åfh][ Y`HfUbgZYfdYf]cXY`Yb`XYh`Ua`%"`GYdhYa`VYfž`i`bX  
j`]Y`Y`HYUa`gž`]b`\_`i`g]`Y`6UmYfbž`VYZ]bXYb`g]W`U`\_`h]`j`Ui`Z`XYf`Gi`W`Y  
bUW`bYi`Yb`Gd]Y`Yfb`cXYf`dchYbn]Y`Yb`5VbY`a`Yfb`"8`UVY]`VYhcbh  
5bXfYUg`F`Yhh][ ž`Y\`Ya`U][ Yf`; YgW`Å`ZhgZØ\`fYf`XYf`8: `@ž`X]Y  
B`chk`YbX][ \_Y]h]j`cb`J`Yf\`UbX`i`b[ g[ YgW`]W`\_`i`b`X`Y]bYf  
hfUbgdUfYbhYb`?`ca`a`i`b]\_Uh]cb`]bbYf\`U`V`XYg`?`i`Vg"

I`a`X]Y`b`ÅW`ghYb`GW`f]hY`]b`XYf`Gdcfhdc`]h]\_`ni`\_`ÅfYbž`gc`hY`XYf  
: 7'6UmYfb`ØVYfXYb`\_Ybž`k`]Y`Yf`gY]bY`?`UXYfni`gUa`a`YbgYhni`b[  
Ui`gVU`UbW]Yfh`K`Å\`fYbX`X]Y`<`YfUi`gZcfXYfi`b[ Yb`[ fc»`g]bXž`V`Y]Vh  
X]Y`:`fU[ Yž`k`]Y`j`]Y`XYf`9]bZi`gg'gdUb]gW\!`UhY]bUa`Yf]\_Ub]gW`Yf  
Gd]Y`Yf`ZØf`XYb`J`YfY]b`k`Yfh]ghi`bX`cV`Yf`k`Y]hYf\]b`U`g  
: i`bXUa`Ybh`ZØf`XYb`gdcfh]W`Yb`9fZc`[ `X]YbYb`\_Ubb`"8`Yf': i`»`VU`  
k`]fX`]a`a`Yf`j`cb`]bhYfbUh]cbU`Yb`GhfØa`i`b[ Yb`[ YdfÅ[ h'gY]bž`i`bX  
X]Y`f]W`h][ Y`GhfUhY[ ]Y`\_Øb`b`hY`Yb`hgW`Y]XYb`X`XU`ZØf`gY]bž`X]Y

bÅWghY`8ca ]bUbn`]b`XYf`6i bXYg`][ U`i bX`9i fcdU  
ni fØW\_ni [ Yk ]bbYb"

A Y\ f` ðZcfa Uh]cbYb`ni f`? UXYfghfi \_hi f`i bX`XYb`< ]bhYf[ fØbXYb  
Z]bXYb`g]W`Ui W`Ui Z`HfUbgZYfa Uf\_h"

8YhU]`g	
J cfZU``	Gcbgh][ Yg
C fh	A ØbW`Ybž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"><li>• k k k "a Yf_i f"XY</li><li>• k k k "hfUbgZYfa Uf_h"XY</li><li>• k k k "XYi hgW`UbXZi b_"XY</li></ul>

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