

6UmYfb`ØVYf\c`h`6Yf`]b.`&ž%A ]``UfXYb  
9i fc`ZØf`GhUfhi dg`]a`5i Zk ]bX`°

6UmYfb`ØVYf\c`h`6Yf`]b`VY`]GhUfhi d!:`]bUbn]Yfi b[ Yb``Ghi X]Y  
nY][ h`&ž%A ]``UfXYb`9i fc`ZØf`6UmYfbž`k`À\fybX`6Yf`]b`%ž)  
A ]``UfXYb`Yf\`À`h`



6Yf`]bž`8Yi hgW\`UbX`!`6Yf`]b`\UhY`Ub[ Y`NY]h`XUg`GU[ Yb`]b`XYf  
XYi hgW`Yb`GhUfhi d!GnYbY``8cW`k`]Y`X]Y`U`hi`Y`Y`Ghi`X]Y`XYf  
6YfUhyf[ YgY`gW`UZh`9MnY][ hž`\Uh`6UmYfb`]a`YfghYb`<U`V`U`f`&\$&)  
]b`GUW`Yb`GhUfhi d!:`]bUbn]Yfi b[ `\_f`ÄZh][ `6cXYb`[ i`h[ Ya`UW`h`  
?bUdd`&ž%A ]``UfXYb`9i fc`ZcggYb`]b`X]YgYa`NY]hfUi`a`bUW  
6UmYfbž`k`À\fybX`6Yf`]b`a`]h`%ž)`A ]``UfXYb`9i fc`XYi`h`]W  
UV[ Y`Äb[ h`k`]fX``8Ua`]h[ Y`h`ZUgh`YXYf`nk`Y]hY`9i fc`Ub  
K`U[ b]g`\_Ud]hU``]b`8Yi hgW\`UbX`bUW`6UmYfbž`k`Ug`X]Y`GhY``i b[ `XYg  
:fy]ghUUhg`]b`XYf`i`bhYfbY`a`Ybg`UbXgW`UZh`Yf\YV`]W`gh`Ä`f`\_`h`  
8]YgY`HUhgUW`Y`ØVYffUgW`h`b]W`hž`XYb`b`X]Y`5bnY]W`Yb`ZØf`Y]bYb  
K`UbXY``]a`XYi hgW`Yb`GhUfhi d!`\_c`gmghYa`g]bX`XYi`h`]W`gd`ØfVUf``  
**6F`"XY`VYf]**W`hYhž`XUgg`X]YgYf`HfybX`b]W`h`bi`f`j`cfØVYf[ Y`Y`b`X`]gh`

8]Y[ f0» hYb`Z]bUbn]Y`Yb`l bhYfgh0hni b[ `Yf\]Y`hYb` : ]fa Yb`k ]Y`X]Y  
? 9bhk ]W`Yf`j cb`<Y`g]b[ žX]Y`ghc`nY`\* \$\$`A ]``]cbYb`9i fc  
Y]bgUa a Y`hYb`"5i W`XYf`6UhhYf]YgdY]W`YfUbV]YhYf` ; fYYb  
: `YI ]V`]hm`Ui g?Ya dhYb`\_cbbhY`a ]h` ( \$\$`A ]``]cbYb`9i fc  
Ui Zhfi a dZYb`"8Uni `\_ca a Yb`bUa \UZhY`l bhYfbY\`a Yb`k ]Y`XUg  
F0ghi b[ gi bhYfbY\`a Yb`E i Ubhi a `GmghYa gi bX`X]Y  
: ]bUbn`d`UhhZcfa `GWU`UV`Y`7Ud]hU`žX]Y`YVYbZU`g`j cb`XYf`Yf\`0\`hYb`  
: ]bUbn]Yfi b[ `dfcZ]h]YfYb`"æ ; Y[ YbgUhn`XUni `]gh`6Yf`]b`i bhYf`XYb  
Hcd`Z0bZ`bi f`a ]h`XYf`GcZhk UfYZ]fa U`5a Vcgg`j YfhfYhYbž`k Ug`X]Y  
U`hi Y`Y`A Uf`hYb`hk ]W`i b[ `XYi h`]W`i bhYfghfY]W`h"8 Yf  
HU[ Yggd]Y[ Y` \U`hXUg`YVYbZU`g` \Yfj cf[ Y\`cVYb`"

## F UgUb`h`k UW`gYbXYg`K U[ b]g\_Ud]hU`

æg[ YgUa h`ZcggYb`]a `YfghYb`<U`V`U`f`&\$\$&) `Vi bXYgk Y]h`Yhk U` ( ž`  
A ]``]UfXYb`9i fc`Ub`K U[ b]g\_Ud]hU`]b`ž b[ i bhYfbY\`a Ybž`k Ug  
Y]bYa `5bgh]Y[ `j cb` ( `DfcnYbh]a `J Yf[ `Y]W`ni a `J cf`U`f  
Ybhgd]W`h`5i W`k Ybb`X]Y` : ]bUbn]Yfi b[ `]b`6UmYfbž`j Yf[ `]W`Yb  
a ]h`XYa `J cf`U`fž`ZUgh`j Yfj ]YfZUW`h`k i fXYž`j YfnY]W`bYhY`6Yf`]b`Y]b  
D`i`g`j`cb` ( %`DfcnYbh`"8 ]Yg`nY][ hž`XUgg`XYf`A Uf`h`]b`VY]XYb  
GhAXhYb`YVYbX][ `V`Y]Vhž`Ui W`k Ybb`XYf`GW`k Yfdi b\_h  
ni bY\`a YbX`bUW`6UmYfb`j YfgW`cVYb`k ]fX`"æ`BcfXf`Y]b!  
K YghZU`Yb`i bX`6UXYb!K 0fhYa VYf[ `g]Y`h`X]Y`@U[ Y`YXcW`  
k Yb][ Yf`fcg][ `Ui gž`XU`\]Yf`Y]bY`5VbU\`a Y`VY]`XYb`GhUfhi d!  
æj Ygh]h]cbYb`ni `j YfnY]W`bYb`]gh"8 ]Y`? ZK ` \YVh`Y`Yfj cfž`XUgg`X]Yg  
XUg`Xf]hhVYghY`YfghY`<U`V`U`f`gY]h`&\$\$%) `Z0f`XYi hgW`Y`GhUfhi dg  
XUfghY`h`"

8]Y`5i ZhY`]i b[ `XYf` : ]bUbn]Yfi b[ Yb`nY][ hž`XUgg`X]Y`VUmYf]gW`Yb  
GhUfhi dg`g]W` \Yfj cffU[ YbX`Yb`hk ]W`Y`h`\UVYb`"K Å`fYbX`6UmYfb  
+`\*` : ]bUbn]Yfi b[ gfi bXYb`j YfnY]W`bYb`\_cbbhYž`]Y[ h`6Yf`]b`a ]h`%` &  
F i bXYb`nk Uf`bcW`j cfbYž`YXcW`k ]fX`X]Y`5V\`Åb[ ][ `\_Y]h]j`cb  
\`cW`gc`]XYb`æj Ygh]h]cbYbž`]bgVYgcbXYfY`]b`6YfY]W`Yb`k ]Y  
? 0bgh]W`Y`æhY`][ Ybnž`F 0ghi b[ g]bXi ghf]Y`i bX`YfbYi YfVUfY  
9bYf[ ]Ybž`]a a Yf`XYi h`]W`Yf`Yf`\_YbbVUf`"8 ]YgY`6fUbW`Yb`g]bX`]b  
6UmYfb`VYgcbXYfg`ghUf`\_j YfhfYhYb`"

K Ug`\_0bbYb`k ]f`U`gc`Ui`g`X]YgYb`9b`hk ]W`i b[ Yb`YfbYb3`A ]h`6`]W`

Ui Z'X]Y' [ YgUa a Y'hYb'A ]hhY`i bX'X]Y'Z]bUbn]Y`Yb  
 F U\ a YbVYX]b[ i b[ Yb`]gh`\_Ufž'XUgg'X]Y'; fØbXYf\_i `hi f`]b'6UmYfb  
 Zcf]Yfh'i bX'XUg'b]W\h'ni `Yhnh'Ui Z[ fi bX'XYf'ghUf\_Yb  
 K ]fhgW\UZhg\_fUZh'XYg': fY]ghUUhgž'X]Y'Yg'X]YgYb'GhUfh'i dg  
 Yfa Ò[ `]W\hž'bU\h'cg'a ]h'hfUX]h]cbY`Yb'`bXi ghf]Yb  
 ni gUa a Ybni UfVY]hYb"8]Y'Ni \_i bZh'V`Y]Vh'gdUbbYbXž'i bX'j ]Y`Y  
 ; fØbXYf`\cZZYbž'XUgg'X]YgYf'5i žk ÀfhghfYbX'bcW\`Ub[ Y'Ub\À`h°

8YhU]`g	
C fh	6Yf`]bž8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "Vf"XY</li> <li>• k k k "hU[ Yggd]Y[ Y`"XY</li> <li>• k k k "_Zk "XY</li> </ul>

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