

< UfU`X ; `ÒÒW`Yf`k ]fX`\* \$.`GY]b  
[ `]hnYfbXYg`@YVYb`nk ]gW`Yb`C Dg`i bX  
: fY]\Y]h°

8Yf`A cXYXYg][ bYf`<UfU`X ; `ÒÒW`Yf`ZY]Yfh`Ua`" '\$" A U] &\$&)  
gY]bYb`\* \$" ; YVi fhghU[ " `9bhXYW`Yb`G]Y`gY]bY  
Ui » Yf[ Yk Ò\b`]W`Y`@YVYbg[ YgW`]W`hY`i bX`? Uff]Yfy"



6Yf`]bž`8Yi hgW`UbX`!`5a`" '\$" A U] &\$&) `ZY]Yfh`XYf`[ `]hnYfbXY  
A cXYXYg][ bYf`<UfU`X ; `ÒÒW`Yf`gY]bYb`\* \$" ; YVi fhghU[ "  
GhfUdUn]YfhY`Yf`U`g` Df]bn`XYg`Dca`dÒgYb`]b`XYf`²`ZYbh]W`\_Y]h  
ghYhg`X]Y ; fYbnYb`XYf`9I hfUj U[ Ubñ]`gh`gY]b`@YVYbga`chc  
Y]bZUW`ž`UVYf`dfÀ[ bUbh` BUW`XYf`CD`]ghj`cf`XYf`CD`" `GY]b  
8fUb[ ž`bUW`Yk ] [ Yf`ž [ YbX`ni`ghfYVYbž]`gh`\_Ui`a`ni`ØVYfgY\Yb"

; `ÒÒW`Yfg`? Uff]Yfy`VY[ Ubb`]b`A`Ui`Vfcb`b!`NU]gYfgk`Y]\Yfž`Y]bYa  
\_Y]bYb`Gh`XhW`Yb`]b`6UXYb`!K`ØfhYa`VYf[ ž`k`c`Yf`]b`Y]bY  
; Ughk`]fhgZUa`]`Y`[ YVcfYb`k`i`fXY`":`fØ\Y`b`gd]fUh]cb`Yf\]Y`h`Yf`j`cb  
gY]bYf`HUbhYž`Y]bYf`GW`bY]XYf]bž`k`Ug`]\b`VYfy]hg`]b`gY]bYf

?]bX\Y]hZØf'A cXY'VY[ Y]ghYfhY"5`YfX]b[ g`UhhY'XYf'8Yg][ bYf  
Ui W'a ]hY]bYa 'gWk ]Yf][ Yb'GW]W\_gU'ni 'Äa dZYb.'GY]b'J UHfž  
Y]b'5`\_c\c`\_Yfž'k Uf'[ Yk U'hÄh][ ži bX'gY]bY'A i hhYf'\_Ua 'VY]  
Y]bYa 'Ghi fn'i a g'@YVYbž'U'g'; `ÖÖW\_Yf'Yfgh'%( 'Ä\fy'U'h'k Uf"

## 8Yf'K Y[ 'ni f'A cXY]\_cbY

GY]bY'FY]gY ]b'X]Y'A cXYk Y'h'VY[ Ubb'%- , + 'a ]h'XYf'9fÖZbi b[  
gY]bYg'YfghYb'@UXYbg]b'Ghi hh[ Ufh"8fY]'Ä\fy'gdÄhYf'[ fØbXYhY'Yf  
XUg'@UVY'' Dca dÖÖg ži bhYf'XYa 'Yf'gWbY''VY\_Ubb'h'k i fXY"  
6YgcbXYfg'Xi fW'gY]bY'5i Zhf]hhY'ja 'HY'Yg\cdd]b[ 'UV'&\$\$(  
Yf'Ub[ hY'Yf''UbXYgk Y]hY'6YfØ\ a h\Y]h'a ]h'gY]bYa 'A chhc.'>XY  
: fUi ' ]gh'Y]bY'Df]bnYgg]b "

; `ÖÖW\_Yfg'DfcXi \_hdU'YhhY' ]ghj ]Y`ZÄ'h][ 'i bX'fY]W'hj cb'A cXY'ØVYf  
GW'a i W'\_V]g'\]b'ni 'i b[ Yk Ö\b`]WYb'DfcXi \_hYb'k ]Y'<i bXYbÄdZYb  
i bX'HUDYhYb"8Yb'Ni gWUi Yfb' ]gh'Yf'Ui g'j YfgW]YXYbYb'HJ!  
: cfa UhYb'VY\_Ubb'h'BUW'gY]bYf'NY]h'U'g'ž fma ]h[ ' ]YX'VY]' @Yhg  
8UbW' 'k Uf'Yf'&\$\$&]'a '8gW'i b[ Y'WJa d'ni 'gY\Ybž'k c'Yf'ZØf  
5i ZgY\Yb'gcf[ hY"

## J YfÄbXYfi b[ Yb'i bX'GW Öb\Y]hg]XYU`Y

9]b'nybhfU`Yg'H\Ya U']b'; `ÖÖW\_Yfg'@YVYb'g]bX'gY]bY  
GW'Öb\Y]hgcdYfUh]cbYbž'X]Y'Yf'gY]h' '\$'Ä\fyb'fY[ Y'a Ä»][  
j cfb]a a h'GY]b'ZfØ\Yf'K i bgW'ž'gY]b'; Yg]W'h'cdYf]YfYb'ni ''UggYbž  
\_Y]a hY'gW'cb'a ]h'gYW'g'Ä\fyb'Ui Z'<Yi hY'gW'ÄnhYfž'XUgg'Yf  
a Y\f'U'g'&\$'6YUi hm'9]b[ f]ZZY'\]bhYf'g]W'\Uhž'X]Y' ]\b'cdh]gW  
g][ b]Z]\_Ub'hj Yfk UbXY'h'\UVYb''Ni 'gY]bYb'9]b[ f]ZZYb[ Y\ÖfYb  
5i [ YbVfUi Yb']Zh]b[ ž'6chcl ž'<m'U'i fcb'i bX'DYfa UbYb'h'A U\_Y]! dž  
k Ug'gY]bYb[ ' ]hnYfbXYb'i bX'dca dÖgYb'Gh]'a U» [ YV]W  
VYY]bZi ggh'\Uh"@Ui hY][ YbYb'5b[ UVYb'k ]fX'U`Yg' [ Ya UW'hž  
k Ybb'Yg'bchk YbX][ ' ]gh' 'U'ci fY"XY'VYf]W'hYhž'XUgg  
GW'Öb\Y]hg]XYU`Y [ YgY''gW'UZh]W'Yž'\_i 'hi fY''Y'i bX  
\]ghcf]gW'Y'?cbhYi hY'k ]XYfgd]Y[ Y'bž'i bX'; `ÖÖW\_Yfg  
DYfgcb'ghY'h'U'g'6Y]gd]Y''ZØf'XYb'K UbXY''X]YgYf'⇒XYU`Y ]b  
XYf'\Yi h][ Yb'NY]h"

; `ÒÒW\_Yf` \ Uh`X]Y`9a Ubn]dUh]cb`j`cb`GW`Òb`Y]hgghUbXUfXg  
a`]hYf`YVhž`X]Y`g]W`ØVYf`↵\fnY`bHY`YbHk`]W\_Y`h`\UVYb`"8Yf  
8Yg][`bYfž`XYf`ghUUh`]W`Y`GW`Òb`Y]hg]XYU`Y`gY`Vgh`\`]bhYfZfU[`hž  
nY][`hž`k`]Y`Yb[`X]YgY`a`]h`dYfg`Òb`]W`Yb`i`bX`[`YgY`g`W`UZh`]W`Yb  
<`]bhYf[`fØbXYb`j`Yf`\_bØdZh]g]bX`"GY]b`@VYb`i`bX`GW`UZZYb`]gh`Y]b  
HY]`XYg`X]g\_i`fg]j`Yb`K`UbXY`g`\]b`ni`a`Y`f`8]j`Yfg]h`h`i`bX  
5\_nYdhUbn`]b`XYf`A`cXY`i`bX`XUfØVYf`\]bUi`g"

? ÒfdYf`]W`Y`HfUbgZcfa`Uh]cb`i`bX`dYfg`Òb`]W`Y  
: fY]\Y]h

B UW`Y]bYf`" )!`À`f][`Yb`6Yn]Y`i`b[`a`]h`8]YhYf`GW`fch`ž`X]Y`&\$%)  
]b`Y]bY`9`Y`a`ØbXYhYž`hfYbbhYb`g]W`X]Y`VY]XYb`&\$&";`ÒÒW\_Yf`  
gY`Vgh`c`ZZYbVUfhYž`XUgg`Yf`g]W`]b`XYf`6Yn]Y`i`b[`Y]b[`YYb[`h`ZØ`h`Y  
i`bX`Ya`ch]cbU`Ui`g[`YVfUbbh`k`Uf`"↵hnh`YVh`Yf`U`Y]b`]b`6Yf`]b`i`bX  
a`ÒW`hY`gY]bY`bYi`[`Yk`cbbYbY`:`fY]\Y]h[`Yb]Y»Yb`"5\_hi`Y`"]gh`Yf  
↵`fcf`]b`XYf`Ghm`]b[`gYbXi`b[`]`A`m`Ghm`Y`F`c`W\_g`i`bX`YfZfYi`h`g]W`  
j]fU`Yf`Dcdi`Uf]h`h`h`Ui`ZH]\_Hc`\_"

5b`Àgg`]W`gY]bYg`\*`\$";`YVi`fhghU[`g`d`Ubh`;`ÒÒW\_Yf`\_Y]bY[`fc»Yb  
:`Y]Yf`]W`\_Y]hYbž`gcbXYfb`a`ÒW`hY`X]YgYb`HU[`]Yb`hgdUbbh  
j`YfVf]b[`Yb`"↵`gY]bYb`F`YZYI`]cbYb`ØVYf`XUg`5`hYf`U`nYdh]Yfh`Yf  
XYb`bUhØf`]W`Yb`@Ui`ZXYf`8]b[`Y`i`bX`Yf`\_`À`fhž`XUgg`X]YgY`D`UgY  
HY]`XYg`8YU`g`gY]"8Yb`bc`W`k`ØfXY`Yf`U`Yg`k`]YXYf[`]YbUi`gc  
a`UW`Ybž`i`a`a`Y`f`9fZU`fi`b[`Yb`ni`gUa`a`Y`b"

Gc`a`Uf\_]Yfh`X]YgYf`fi`bXY`;`YVi`fhghU[`]b]W`h`bi`f`XYb`6`]W`\_ni`fØW`ž  
gcbXYfb`Ui`W`X]Y`5i`gg]W`h`Ui`Z`Y]bY`ni`\_ØbZh][`Y`F`Y]gY`]b`X]Y`K`Y`h  
XYf`A`cXYž`[`YdUUfh`a`]h`dYfg`Òb`]W`Yb`<`YfUi`gZc`fXYfi`b[`Yb`i`bX  
Y]bYf`Ui`»`Yf[`Yk`Ò`b`]W`Yb`G]W`h`Ui`Z`XUg`GW`Òb`Y]hg]XYU`"

A`Y`f`↵`Zcfa`Uh]cbYb`ØVYf`<`UfU`X`;`ÒÒW\_Yfg`?`Uff]YfY`i`bX`gY]b  
VYk`Y[`hYg`@VYb`Z]bXYb`G]Y`\]Yf.`;`U`Už`C?!`A`U[`Un]b`"

8YhU]`g	
C`fh	6Yf`]bž`8Yi`hgW`U`bX

8YhU]`g	
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "[ U`U"XY</li><li>• k k k "c_!a U[ Un]b"XY</li><li>• k k k "U^ci fY"XY</li></ul>

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