6Yk Y[i b['hfc hn'8]U`mgY. 'B Yi Yg'Dfc ^Y_h
Vf]b[h'?]bXYfb '@YVYbgei U`]hÀh'ni fØW_°

9]b'D]`chdfc ^Y\_h'XYf'8Yi hgWXYb'Gdcfh\cWgWxi `Y'?Ò'b
ZØfXYfh'6Yk Y[i b['ZØf'?]bXYf']b'8]U`mgY""9l Yf[ Ua ]b[ 'gc`
@YVYbgei U`]hÀhighY][Yfb"

8Yi hgWXY'Gdcfh\cWgWxi `Y'?Ò'bž'8Yi hgWXY`UbX'!J]Y`Y'?]bXYf
i bX'† [YbX']WXYž'X]Y`fY[ Y'a À» ][ 'ni f'8 ]U`mgY'a ØggYbž'j YfVf]b[Yb
XfY]'A U`dfc'K cWXY`V]g'ni 'g]YVYb'Ghi bXYb']b'Y]bYf'g]hYbXYb
cXYf''Y[YbXYb'Dcg]h]cb"'8]YgY`HUhgUWXY`]gh'VYgc f[b]gYffY[YbXž
XU`fY[ Y'a À» ][ Y`_ØdfYf']WXY`5_hj]]hÀh'ZØf'X]Y'a c'hc f]gWXY
9bhk]W`i b[ 'j cb'† b[ Yb'A YbgWXYb`YbhgWXY]XYbX']gh"'8]Y

8Yi hgWXY'Gdcfh\cWgWxi `Y'?Ò'b` \YVh\Yfj c fž'XUgg'?]bXYf
i bX'† [YbX']WXY'a]h'W fcb]gWXYb'B]YfYbYf_fUb_i b[Yb
Y]b[YgWfÀb_hY'6Yk Y[i b[ga Ò[` ]WXY`hYb` \UVYbž'k Ug'b]W'h'bi f
ni `Y]bYf' [ Yf]b[ Yb'5\_hj] ]hÀhž'gcbXYfb'Ui W'ni `Y]bYf'j Yfa]bXYfhYb
@YVYbgei U`]hÀh'ZØ\fh"

I a `XYa `Ybh[Y[Ybni k]f_Ybž'i bhYfgi W'hY]b']bbcj Uhj] Yg
D]`chdfc ^Y\_h'XYf'Gdcfh\cWgWxi `Y'?Ò'b`X]Y'6Yk Y[i b[gZØfXYfi b[
Xi fW'9l Yf[Ua]b[ž'Y]bY']bhYfYggUbhY'?ca V]bUh]cb'Ui g
6Yk Y[i b['i bX'J]XYcgd]Y`Yb""9l Yf[ Ua ]b[ 'Yfa Ò[ `]W'h'Ygž
J]XYcgd]Y`Y`Xi fW' _ØdfYf']WXY`5_hj]]hÀhYb'ni 'ghYi Yfb' i bX'XUa]h
6Yk Y[i b['U`g'HY]'`XYg'Gd]Y`g'bU\h'cg'ni ']bhY[f]YfYb"'6Y]'X]YgYa
Dfc ^Y_h'hfU]b]YfYb`VYhfcZYbY'? ]bXYf'nk Y]a U`dfc'K cWXY'a]h'XYa
=75FCG'GYUhYX'HfU]bYfž'Y]bYa 'gdYn]Y`Ybhk ]W\_Y`hYb'; YfÀhž'XUg
g]WXYfYg'9l Yf[Ua]b[']a 'G]hYb'k À\YbX'XYf'8]U`mgY`Yfa Ò[`]W'h'
8 Ug'Dfc ^Y_h'k]fX'ØVYf'Y]bYb'NY]hfUi a 'j cb'UW'h'K cWXYb
Xi fW[YZØ\fh'i bX`\Uh'XUg'N]Y`ž'fY[Y'a À»][Y'6Yk Y[i b[']b'X]Y
8]U`mgY!6Y\UbX'i b['ni ']bhY[f]YfYb"

K]ggYbgWÅ UZh`WÅ Y`I bhYfgi WÅ i b[`i bX
Yfk UfhYhY`9f[YVb]ggY

8]Y`k ]ggYbgWÅ UZh`WÅ Y`I bhYfgi WÅ i b[ `XYg`Dfc`Y`hg`Zc`\_i gg]Yfh`g]WÅ
Ui ZX]Y`A UWÅ VUf`_Y]hž`5`_nYdhUbn`i bX`G]WÅ Yf`Y]h`XYg`HfU]b]b[g
gck]Y`Ui Za` Ò[`]WÅ Y`dcg]h]j Y`9ZZ`_hY`Ui ZX]Y`a chcf]gWÅ Yb
: Å`][ `Y]hYb`i bX`X]Y`[ Ygi bX`X]Y]hgVYnc[YbY`@VYbgei U`]h`h`XYf
HY]`bY`a` Yf`"J cfUb[Y[Ub[YbY`Ghi X]Yb`**ODA 7**Q\UVYb`[YnY][hž
XUgg`DUh]YbhYb`a` ]h`GhUX]i a` )` WÅ fcb]gWÅ Yf`B]YfYbYf`_fUb`_i b[
i bhYf`<Åa` cX]U`mgY`[Yf]b[YfY`\_UfX]cj Ug`_i`ÅfY`:]hbYgg`i bX
Zi b`\_h]cbU`Y`9]bgWÅ f`Åb`\_i b[ Yb`Ui Zk Y]gYb`]a` J Yf[`Y]WÅ`ni
U`hYfg[ Ya` UHÅ hYb`?`cbhfc`Yb`"÷fY`\_ÛfdYf`]WÅ Y`5i gXUi Yf`]gh`XUVY]
[Yf]b[Yf`U`g`X]Y`]\fYf`[ Ygi bXYb`5`hYfg[YbcggYb"

8 Ug`D]`chdfc`Y`_h`]gh`HY]`Y]bYg`[fÒ» YfYb`HfYbXgž`XYf`X]Y
÷hY[fUh]cb`j`cb`6Yk Y[i b[ gU`_hj]h`h`hYb`]b`X]Y`8]U`mgYVY\UbX`i b[
j`cfUbhfY]Vh`Hfch`X`Yf`9a` dZY`i b[ Yb`ZØf`]bhfUX]U`mh]gWÅ Yg
HfU]b]b[`V`Y]Vh`X]Yg`V]g`Ub[ `Y]bY`F`ci`h]bYVY\UbX`i b[žk Ug`Ui Z
i b`\_UfY`HfU]b]b[ga`cXU`]h`h`hYb`i bX`i bni fY]WÅ YbXYg`DYfgcbU`
ni fØW`\_ni ZØ`fYb`gY]b`_ÛbbhY`"8Yb`bcWÅ`nY][ Yb`a` Y`fYfY`Ghi X]Ybž
XUgg`Xi fWÅ`Y]ba`U`][Y` , Vi b[ Yb`k`Å`fYbX`X`Yf`8]U`mgY`Y]bY
g][b]Z]_UbhY`9f`\Ò`i b[ `XYf`8]U`mgY!9ZZ]n]Ybn`YffY]WÅ`h`k`YfXYb
_Ubb"

@Ub[Zf]gh][Y`N]Y`Y`i bX`9fdfcVi b[`bYi Yf
5bgÅhnY

Ni gÅhn`]WÅ`ni`X`Ya`D]`chdfc`Y`_h`YI ]gh]YfYb`_]b]gWÅ Y`Ghi X]Ybž`X]Y
g]WÅ`a`]h`XYb`9ZZ`\_hYb`j`cb`:] U`ffUXYf[ ca`YhYfhfU]b]b[`k`Å`fYbX
XYf`8]U`mgY`Ui`gY]bUbXYfgYhnYb`"8]YgY`Ghi X]Ybž`X]Y`g]WÅ`Ui`Z
?]bXYf`i`bX`ž`[YbX`]WÅ Y`_cbnYbhf]YfYbž`j`YfZc`[ Yb`XUg`N]Y`ž`gck`c`\
X]Y`8]U`mgY!9ZZ]n]Ybn`U`g`Ui WÅ`X]Y`\_ÛfdYf`]WÅ Y`@]ghi b[ gZÅ`][`Y]h
bUWÅ`U`h][`ni`j`YfVYggYfb`"6Y]`X]YgYb`Ghi X]Yb`k`YfXYb`ghUV]`Y`<8!
DUh]YbhYb`]a`5`hYf`j`cb`*`V]g`%-`÷\fYb`i bhYfgi WÅ hž`k`cVY]Y]b
XfY]a`U`k`ÛWÅ Ybh]WÅ Yg`HfU]b]b[`k`Å`fYbX`X`Yf`8]U`mgY`ØVYf`Y]bYb
NY]hfUi a`j`cb`%&`K`cWÅ Yb`j`cf[ YgY`Yb`]gh"

8]Y`df]a ĀfYb`i bX`gY`_i bXĀfYb`9bXdi b\_hY`X]YgYf`Ghi X]Yb
i a ZUggYb`i bhYf`UbXYfYa`Y]bY`JYfĀbXYfi b[`XYf`a Ul]a U`Yb
_ÖfdYf`]W\Yb`@Y]ghi b[`gck ]Y`XYf`@YVYbgei U`]hĀh`i bX`XYg
9fbĀ\fi b[gni ghUbXg"5i W\`X]Y`dcg]hj] Yb`9ZZY`_hY`XYg`HfU]b]YfYbg
k Ā\fybX`XYf`8]U`mgY`_ÖbbhYb`Y]bY`bYi Y`ŸfU`XYf`6Y\UbX`i b[`ZØf
↑ b[Y`DUh]Ybh]bbYb`i bX`DUh]YbhYb`a` ]h`W\fc]gW\Yb
B]YfYbYf`\_fUb`_i b[Yb`Y]b`Āi hYb"8]Y`: cfhgW\f]hhY`]b`XYf
6Yk Y[i b[gZØfXYfi b[`\_ÖbbhYb`XUni`VY]hfU[ Ybž`X]Y
@YVYbgei U`]hĀh`X]YgYf`? ]bXYf`i bX`ž [ YbX`]W\Yb`Yf\YV`]W`ni
j YfVYggYfb"

8]Y`YfghYb`9f[YVb]ggY`XYg`D]`chdfc`Y`\_hg`k YfXYb`]a` <YfVgh`&\$&)
Yfk UfhYh`i bX`_ÖbbhYb`f]W\hi b[ gk Y]gYbX`ZØf`X]Y`ni _ØbZh][Y
6Y\UbX`i b[ `j cb`8]U`mgYdUh]YbhYb`gY]b"8 Ug
6i bXYg[Ygi bX\Y]hga]b]ghYf]i a` \Uh`VYfY]hg`XUfUi Z
\]b[Yk]YgYbž`k ]Y`k]W\h][`6Yk Y[i b[ `]b`XYf`9bhk]W`i b[ `j cb
?]bXYfb`i bX`ž [YbX`]W\Yb`]gh`i bX`i bhYfghfY]W\h`X]Y
Bchk YbX][_Y]hž]bbcj Uh]j Y`5bgĀhnY`ni f`: ÖfXYfi b[ `_ÖfdYf`]W\Yf
5_h]j]hĀh`Ui W\`ZØf`\_fUb`_Y`?]bXYf`ni`Z]bXYb"

8YhU]`g	
Cfh	8Yi hgW\Y`Gdcfh`cW\gW\i`Y`?`Öbž 8Yi hgW\`UbX
Ei Y`Yb	<ul style="list-style-type: none"> • k k k "Xg\g!_cY`b"XY</li> <li>• da WbW]"b`a "b]\ "[cj • k k k "Vi bXYg[Ygi bX\Y]hga]b]ghYf]i a "XY

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