

? `]b [ VY ] ` Zc fXYfh ' 5 Z8 ! J YfVch.  
J YfZUggi b [ ggWk i hn `gc `` \ UbXY `b °

@Ufg '? `]b [ VY ] ` Zc fXYfh ] b ` 7 chhVi g `X ] Y ` DfØZi b [ `Y ] bYg ` 5 Z8 !  
J YfVchgj YfZU \ fYbgž ` bUWk XYa ` XYf ` J YfZUggi b [ ggWk i hn `X ] Y  
DUfhY ] ` U ` g ` fYWk hgYI hfYa ` Y ] bghi ZhY "



7 chhVi gž ` 8 Yi hgWk ` UbX ` ! ` 8 Yf ` 8 fi W ` Ui Z ` X ] Y ` 5 ` hYfbUhj Y ` ZØf  
8 Yi hgWk ` UbX ` f 5 Z8 Ł ` k ` ÅWk gh " @Ufg '? `]b [ VY ] ` ž ` XYf ` J c fg ] hnYbXY ` XYf  
GD8 ž ` \ Uh ` Øb [ gh ] b ` 7 chhVi g ` VY ] a ` @UbXYgdUfhY ] hU [ ` XYf ` GD8  
6 fUbXYbVi f [ ` [ YZc fXYfhž ` X ] Y ` A ` Ø [ ` ] Wk \_ Y ] h ` Y ] bYg ` J YfVchgj YfZU \ fYbg  
[ Y [ Yb ` X ] Y ` 5 Z8 ` ni ` dfØZYb " ` 8 ] Yg [ YgWk U \ ` j c f ` XYa ` ` < ] bhYf [ fi bX ` XYf  
9 ] bghi Ži b [ ` X ] YgYf ` DUfhY ] ` Xi fWk ` XYb ` J YfZUggi b [ ggWk i hn ` U ` g  
[ Yg ] Wk Yfh ` fYWk hgYI hfYa ` ž ` X ] Y ] a ` A U ] ` & \$ & ) ` YfZc ` [ hY " ` 8 Ua ] h ` k ] fX  
X ] Y ` 5 Z8 ` b ] Wk h ` bi f ` U ` g ` J YfXUWk hgZU ` ` VY \ UbXY ` hž ` gcbXYfb ` ] gh ` Ui Wk ` ] b  
XYf ` ? f ] h ] ž ` X ] Y ` XYa c \_ fUh ] gWk Yb ` Df ] bn ] d ] Yb ` ] b ` 8 Yi hgWk ` UbX ` ni  
i bhYf [ fUVYb " ` 8 Yi hgWk ` UbX ` Zi b \_ ` VYf ] Wk hYhž ` XUgg '? `]b [ VY ] `  
VYhc b hž ` U ` ` Y ` j YfZØ [ VUfYb ` A ] hY ` ` bi hnYb ` ni ` a ` ØggYbž ` i a ` X ] Y  
J YfZUggi b [ ` ni ` gWk ØhnYb "

9f'ZcfXYfhY`\_cb\_fYhY`A U»bU\`a Ybž'i a`[ Y[ Yb`X]Y`5Z8  
j`cfni [ Y\`Yb" K Ybb`XYf`J YfZUggi b[ ggW\`i hn`X]Y`5Z8`U`g`[ Yg]W\`Yfh  
fYW\`hgYI hfYa Y`DUfhY]`Y]bghi Zhž`XUbb`a ØggYb`k ]f`\`UbXY`b ž`gU[ hY  
?`]b[ VY]`i bX`k ]Yg`XUfUi Z`\`]bž`XUgg`X]Y`g]W\`Yf\`Y]hgd`c`h]gW\`Y  
G]hi Uh]cb`b]W\`h`Ui Z`X]Y`Y]W\`hY`GW\`i`hYf`[ Ybca`a Yb`k YfXYb`XØfZY`  
8]YgY`Dcg]h]cb`k i fXY`Ui W\`Ui ZY]bYa`DUfhY]hU[ `XYf  
b]YXYfg`ÅW\`g]gW\`Yb`GD8`]b`K`c`ZYbVØhhY`XYi`h]W\`ž`k`c`Yf`X]Y`?`U[ Y  
XYf`5Z8`[ Y[ Yb`X]Y`9]bghi Ž`b[ `U`g`[ Yg]W\`Yfh`fYW\`hgYI hfYa  
UbgdfUW\`ž`X]Y`XYfnY]h]j`ca`J`Yfk`U`hi`b[ g[ Yf]W\`h?`Ö`b`VY\`UbXY`h  
k`]fX"

## F YW\`hgYI hfYa ]ga i g`]b`NU\`Yb

8]Y`DfcV`Ya Uh]\_`XYg`F YW\`hgYI hfYa ]ga i g`]b`8Yi hgW\`UbX`b]a`a`h  
VYgcf[ b]gYffY[ YbXY`5i`ga`U»Y`Ub" `@Ui`h`XYb`bYi`YghYb`8`UhYb`XYg`  
**J YfZUggi b[ ggW\`i hnYg`[ UV`Yg`9bXY`&\$&( `ØVYf` ) \$"\$\$\$`U`g  
fYW\`hgYI hfYa ]X]Yb]Z]n]YfhY`DYfgcbYbž`Y]b`5bgh]Y[ `j`cb`ZUgh  
%\$"\$\$\$`[ Y[ YbØVYf`XYa`J`cf`U\`f" `8`Ufi`bhYf`VYZ]bXYb`g]W\`%)`" `\$\$  
[ Yk`U`hc]f]Yb]YfhY`9I`hfYa ]ghYbž`k`Ug`YfbYi`h`X]Y`;`YŽ`\`f`]W\`\_Y]h  
X]YgYf`GhfÖa`i`b[ Yb`i`bhYfghfY]W\`h"**

8]Y`NU\`fYW\`hgYI hfYa ]gh]gW\`Yf`GhfUZhUhYb`gh]Y[ `&\$&( `i`a`(`+ž(`i  
Ui`Z]bg[ YgUa`h`+`,`)`" `6YgcbXYfg`U`Ufa`]YfYbX`g]bX`X]Y`&(`%`+`+  
DfcdU[ UbXUXY`\_hYž`X]Y`Yhk`U`\*`ž`i`XYf`;`YgUa`hghfUZhUhYb  
Ui`ga`UW\`Yb" `;`Yk`U`hU`hYž`XUfi`bhYf`?`ÖfdYfj`Yf`Yhni`b[ Ybž`nY][ Yb  
XYb`;`fUX`Ub`5[ [ fYgg]cbž`XYf`a`]h`X]YgYf`≠Yc`c[ ]Y`Y]b\`Yf[ Y\`h"

## ? f]h]\_`j`c`b`XYf`78I

5VYf`b]W\`h`U`Y`DUfhY]Yb`ghY\`Yb`\`]bhYf`Y]bYa`a`Ö[ `]W\`Yb`J`YfVch  
XYf`5Z8`" `8]Y`78I`#7GI`[ ]Vh]g]W\`g`\_Ydh]gW\`[ Y[ YbØVYf`Y]bYa  
J`YfZU\`fYbgUbgUhn`i`bX`d`ÅX]Yfh`ZØf`Y]bYb`]b\`U`h]W\`Yb`8]g`\_i`fg`" `Gc  
Åi`»`YfhY`XYf`78I`!`;`YbYfU`gY`\_fYhÅf`7`UfghYb`@]bbYa`Ubbž`XUgg`Yf  
\_Y]b`J`YfVch]g`YfZU\`fYb`gY\`Y`i`bX`ghUhhXYggYb`Y]bYb`d`c`h]gW\`Yb  
?`Ua`dZ[ Y[ Yb`X]Y`5Z8`ZØf`b`chk`YbX][ Yf`\`U`hY" `9f`i`bX`UbXYfY  
DUfhY]\_c`Y[ Ybž`XUfi`bhYf`6i`bXYg`\_Ub`n`Yf`f]YXf]W\`A`Yfn`i`bX  
≠bYba`]b]ghYf`5`YI`UbXYf`8`cVf]bXhž`VYZØfk`cfhYb`Y]bY  
ghfUhY[ ]gW\`Y`5i`gY]bUbXYfgYhni`b[ `ØVYf`≠\`U`hY"

8]Y`5Z8`gY`Vgh`V`Y]Vh`dc`h]\_j Yfgd]Y`hi bX`k Y`fh`g]W` [ Y[ Yb`X]Y  
 9]bghi Z b[ "9]b`9]`UbhfU[ `VY]a `J Yfk U`hi b[ g[ Yf]W`h?`Ò`b`Y[ h  
 X]YgY`6Yk Yfhi b[ `j`cfYfgh`Ui Z`9]gž`k`À`fYbX`X]Y`DUfhY`k Y]hYf`b  
 U`g`J YfXUW`hgZU``[ `]h" HU[ YggW`X Ui `VYf]W`hYhž`XUgg`@JbXYg!`i bX  
 6i bXYgdc`h]\_Yf`Ui Z`X]Y`9b`hk ]W`\_i b[ Yb`fYU[ ]YfYb`i bX  
 i bhYfgW`]YX`]W`Y`GhfUH[ ]Yb`ni f`6Y`\_Aa`dZ b[ `XYg  
 F YW`hgYI hfYa ]ga i g`Yb`hk ]W`\_Y`b"

≠g[ YgUa h`ZØ`fh`X]Y`?`ca`V]bUh]cb`Ui`g`]bhYfbYb`GhfY]h][`\_Y]hYb`i bX  
 XYa` [ Ygh]Y[ YbYb`8fi`W`\_XYf`G]W`Yf`Y]hgVY`ØfXYb`XUni`ž`XUgg`X]Y  
 8]g`\_i`gg]cb`i`a`X]Y`5Z8`i`bX`]fYb`9]bZi`gg`Ui`Z`X]Y`XYi`hgW`Y`Dc`h]\_  
 ]bhYbg]j`Yf`k`]fX"8]Y`\_ca`a`YbXYb`A`cbUH`\_`Òb`bhYb`Yb`hgW`Y]XYbX  
 gY]bž`cV`?`]b[ VY]`g`:`cfXYfi`b[ Yb`bUW`Y]bYa`J`YfVch`FYU`]h`h  
 k`YfXYb`cXYf`cV`X]Y`5Z8`k`Y]hYf`]b`U`g`HY`]`XYf`dc`h]gW`Yb  
 @JbXgW`UZi`VYgh`Y`Yb`V`Y]Vh"

8 YhU]`g	
C fh	7 chhVi`gž`8 Yi`hgW`_UbX
E i`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "XYi`hgW`_UbXZi`b`_"XY</li> <li>• k k k "hU[`YggW`X`Ui`"XY</li> <li>• k k k "j`YfZUggi`b[`ggW`i`hn"XY</li> </ul>

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