

5 W\ hi b [ ž'F UgYf° '8 ]Y '6` ]hnYf! GhUb Xc fhY ' ]b  
8 cVYf'i [ !? ]fW\ \ U]b ` \ Yi hY °

@YgYb`G]Y`U\_hi Y`Y` ðZcfa Uh]cbYb`ni `a cV]`Yb`6` ]hnYfb` ]b  
8 cVYf'i [ !? ]fW\ \ U]b`i bX`K YfYbn\U]b`Ua `%, "\$+ "&\$&)"  
9fZU\ fYb`G]Yž'k c`i bX`k Ufi a `[ YV` ]hnh'k ]fX"



6 U\ b\ cZghfU» Y '\$' &)' ' ? ]fW\ \ U]bž'8 Yi hgW\ `UbX`!`5a` %, " ' & \$ & )  
&\$&) `gcf[ h`X]Y`Dc` ]nY]` ]b`8 cVYf'i [ !? ]fW\ \ U]b`ZØf`Yf\ Ò\ hY  
J Yf`\_Y\ fgg]W\ Yf\ Y]h" `5\_hi Y` `g]bX`nk Y]`a cV]`Y`F UXUfZU` `Yb` ]a  
9]bgUmž`X]Y`gck c\ `Ui ZXYf`6 U\ b\ cZghfU» Y ` ]b` ? ]fW\ \ U]b`U`g`Ui W\  
Ui ZXYf`K YfYbn\U]bYf`<Ui dhghfU» Y`ghY\Yb" `5b`X]YgYb`C fhYb` [ ]h  
Y]b`HYa dc` ]a ]hj cb` ) \$`\_a #` " `8]Y`a cV]`Yb`6` ]hnYf`gcf[ Yb`ZØf  
, VYffUgW\i b[ Ybž`XU` ]\fY`GhUbXc fhY` ]a `HU[ Ygj Yf`Ui Zk YW\ gY`b  
\_ÒbbYbžk ]Y`**BYk g`XY`VYf]W\ hYh"** `I a ` \$` . & ` `I \f`k i fXY`X]Y  
6` ]hnYfU`\_h]cb` ]b`K YfYbn\U]b`i bX`i a ` \$` + . ( ` \* `I \f` ]b` ? ]fW\ \ U]b  
[ Ya Y`XYh"

; YgW\k ]bX][ \_Y]hgØVYfgW\ fY]hi b[ Yb`ghY` `Yb`Y]bY`XYf` \Ai Z][ ghYb  
I bZU`i fgUW\ Yb` ]b`8 Yi hgW\ `UbX`XUf" `8 U\ Yf`a ØggYb`F UgYf`i bX

8fÅb[ `Yf'a ]hYa dZ]bX`jWYb'6i » [ Y`XYfb'i bX'gc[ Uf': U\ fj YfVchYb  
fYW.bYb"8]Y'fYW.h]WYb'; fi bX'U[ Yb'XUZØf'Z]bXYh'g]W' ]b'XYf  
GhfU» Ybj Yf\_Y\fgc'fXbi b[ 'fGhJ CŁ'gck ]Y' ]a '6i » [ Y`X\_UhU`c[ "  
A cV]`Y'6`]hnYf'bi hnYb'XUZØf'j YfgW]YXYbY'HYW.bc`c[ ]Ybž'XUfi bhYf  
fUXUf!`cXYf'`UgYf[ YghØhnhY'GmghYa Yž'X]Y'V`]hngW.bY`Y]b[ YgYhnh  
k YfXYb' \_ØbbYb'i bX' ]b'U`Yf'FY[ Y`bi f' ]b'Y]bY'F ]W.hi b[ 'a YggYb"

: `YI ]V`Y', VYfk UWÅ i b[ `XYf'; YgWÅ k ]bX][ \_Y]h

8]Y'bYi YghYb'a cV]`Yb'6`]hn[ YfÅhY'V]YhYb'XYb'J cfhY]ž'XUgg'g]Y  
Y]bZUW'Ua 'GhfU» YbfUbX'd`Uhn]Yfh'k YfXYb' \_ØbbYb"8]YgY  
: `YI ]V`]hÅh'ZØ\fh'ni `Y]bYa', VYffUgWÅ i b[ gYZZY\_h'ZØf': U\ fYfž'k ]Y  
Ui WÅ'6i gg[ Y`X\_UhU`c[ "XY'Uba Yf\_h" G]Y'UfVY]hYb'i bhYf  
UbXYfYa 'a ]h'B UWÅ ZU\ fYb'XYf'Dc`]nY]`cXYf'Xi fWÅ  
@UgYfa Yggi b[ Yb"8]YgY'GmghYa Y'a YggYb'X]Y'; YgWÅ k ]bX][ \_Y]h  
c\ bY'g]WÅ hVUfYb'6`]hn' i bX' \_ØbbYb'Ui WÅ' ]b'Hi bbY'b'Y]b[ YgYhnh  
k YfXYbž'k c'Yg\_Y]bY'6`]hnY' [ ]Vhž'i a 'a Ø[ `]WÅY'; YZU\ fYb'ni  
j Yfa Y]XYb"

hYfYggUbh'ni `k ]ggYb' ]ghž'XUgg'a cV]`Y'6`]hnYf'Ui WÅ' A c h c f f Å X Y f  
YfZUggYb' \_ØbbYbž'k Ybb'Ui WÅ'X]Y' ðYbh]Z\_ Uh]cb'XYf': U\ fYf' \ ]YfVY]  
fYW.h'\_b]ZZ][ 'gY]b' \_Ubb"@Ui h'XYb'U\_hi Y`Yb'6Ygh]a a i b[ Yb'k ]fX  
Yg'Hc`YfUbnUVnØ[ Y[ YVYb.'Gc'fYXi n]Yfh'g]W'XYf'K Yfh'VY]  
; YgWÅ k ]bX][ \_Y]hYb'i bhYf' % \$ \$ \_a # ' i a ' ' \_a # ' i bX'VY]  
gWÅ bY`YfYb': U\ fnYi [ Yb' i a ' ' DfcnYbh"6Y]  
J ]XYcbUWÅ ZU\ fgmghYa Yb'VYhfÅ[ h'XYf'5Vni [ 'gc[ Uf') \_a # ' cXYf')  
DfcnYbh"

## F YWÅ hga Y\fk Yfh'i bX'? cbhfcj YfgYb

6Y]`XYb'; YgWÅ k ]bX][ \_Y]hga Yggi b[ Yb'g]bX': Y\`Yf'b]Y'[ Ubn  
Ui gni gWÅ`Y» Yb"5i hcZU\ fYf'gc`hYb'6i » [ Y`XVYgWÅY]XY'ghYhg  
\_f]h]gWÅ' \ ]bhYfZfU[ Ybž'XYbb'Y]b'9]bgdfi WÅ' [ Y[ Yb'Y]bYb'6YgWÅY]X  
\_Ubb' ]bbYf\U'V'j cb' % ( 'HU[ Yb'gWÅ f]Zh]WÅ'Y]b[ Y'Y[ h'k YfXYb"9]b  
F YWÅ hgUbK U'h'ZØf'J Yf\_Y\fgfYWÅ h'\_Ubb'XUVY]` \ Y`ZYbž'5\_hYbY]bg]WÅ h  
ni `VYUbhfU[ Ybž'k ]Y'Ui WÅ'6i gg[ Y`X\_UhU`c[ "XY'Yf'\_Åfh"

Ni gUa a YbZUggYbX`Åggh'g]W'gU[ Ybž'XUgg'XUg'VYa UbbhY'6`]hnYb

Xi fW`a`cV]`Y'; Yf`hY`Y]b`k`]f\_gUa`Yg`A`]hhY`ni`f`9f`O`i`b`[`XYf`  
 J`Yf`\_Y`f`gg]W`Yf`Y]h`XUfghY`h`5i`hc`ZU`fYf`b`8`c`VYf`i`[`!`?`]fW`U]b`  
 gc`hYb`U`gc`Ui`ZdUggYb`i`bX`ghYhg`X]Y'; YgW`k`]bX][`\_Y]hg`a`]hg`a`  
 6`]W`\_VY`U`hYb`"9]bY`[`i`hY`5i`ZZUggi`b`g`[`UVY`i`bX`J`Yfb`i`bZ`h`Ui`Z`XYf`  
 GhfU»Y`a`UW`Yb`b]W`h`bi`f`Y]b`[`i`hYg`; YgW`A`Zh`gcbXYfb`Ui`W`  
 Y]bYb`Yb`hgW`Y]XYbXYb`6Y]hfU`[`ni`f`G]W`Yf`Y]h`U`Yf`  
 J`Yf`\_Y`f`ghY]`bY`a`Yf`"

8YhU]`g	
C`f`h`	6U`b`c`ZghfU»Y`\$`&)`'`?`]fW`U]b`z` 8Yi`hgW`U`b`X`
E`i`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"bYk`g"XY`</li> <li>• k`k`k`"Vi`gg[`Y`X`_`UhU`c`[`"XY`</li> </ul>

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