

J Yf\_Y\fgW\ Ucg`ja `< Uj Y`UbX. `6%, , `i bX  
5%\$!5VZU\fhYb `[ YgdYffh`

5\_hi Y`Y`J Yf\_Y\fga Y`Xi b[ Yb`ja `< Uj Y`UbX. `GdYffi b[ Ybž  
6Ui ghY`Yb`i bX`k ]W\h][ Y`ϕZcfa Uh]cbYb`ZØf`DYbX`Yfž  
U\_hi U`]g]Yfh`Ua `%' " ' & \$ & ) "



< Uj Y`UbXž`8 Yi hgW\`UbX`!`A ]hi b[ Ya Øh]W\Yb  
J Yf\_Y\fga Y`Xi b[ Yb`ghUfhYh`XYf`\Yi h][ Y`HU[ ž`XYf`%' " ' & \$ & ) "  
8 Yf`GhfU» Ybj Yf\_Y\f`ja `< Uj Y`UbX`]ghj cb`a Y\fyfYb`6Ui ghY`Yb  
i bX`GdYffi b[ Yb`VYhfcZZYbž`X]Y`XUg`DYbXY`b`ZØf`j ]Y`Y`ni f  
; YXi `XgdfcVY`a UW\Yb`k YfXYb`"K Yf`Ui ZX]Y`6%, , `Ub[ Yk ]YgYb  
]ghž`a i gg`a ]h`Y]bYf`\_ca d`YhhYb`GdYffi b[ `fYW\byb`"5i W\`X]Y  
5%\$!5VZU\fhYb`]b`6f]YgY`Ub[ `]g]bX`XYfnY]h`b]W\hidUgg]YfvUf`" ϕ  
F Uh\Ybck `\_ca a h`Yg`ni `Y]bYf`k Y]hYfYb`J c`gdYffi b[ ž`X]Y  
ni g`Åh`]W\Y`J YfnØ[ Yfi b[ Yb`ZØf`FY]gYbXY`VYXYi hYh`"K Yf`Ui ZXYa  
@Ui ZYbXYb`V`Y]VYb`a ØW\hYž`\_Ubb`g]W\`ØVYf`XYb`**A 5N!**  
**J Yf\_Y\fg]W\_Yf`]bZcfa ]YfYbž`XYf`fY[ Y`a`Å»][ `U\_hi U`]g]Yfh`k ]fX`"  
9]b`6`]W`XUfUi Z`c`b`h]g]W\ž`]bgVYgcbXYfY`ZØf`U`Yž`X]Y`h`Å[ `]W\`ni f  
5fVY]hidYbXY`b"**

8]Y`A 5N`k Y]gh`ni XYa`XUfUi Z`\]bž`XUgg`VY]: fU[ Yb`cXYf`Y][ YbYb  
A Y`Xi b[ Yb`ni f`J Yf\_Y\fgg]hi Uh]cb`X]Y`? cbhU\_hUXfYggY  
\Uj Y``UbX4 a Un!cb`]bY"XY`ni f`J YfZØ[ i b[ `ghY`h": Øf`X]Y`Dc`]nY]!  
i bX`i bZU``a Y`Xi b[ Yb`[ ]Vh`Yg`YVYbZU``g`Y]bYb`X][ ]hU`Yb`H]W\_Yfž  
XYf`k ]W`h][ Y`bZcfa Uh]cbYb`ZØf`X]Y`6Øf[ Yf.]bbYb`VYfY]h`À`h"  
9VYbZU``g`]bhYfYggUbh`8Yf`DYbX`Yf!H]W\_Yf`ZØf`XYb`B UW`VUf!  
@UbX\_fY]g`C VYf\Uj Y`ž`XYf`bØh`]W`Y`< ]bk Y]gY`ZØf`U`Y`V]YhYhž`X]Y  
YbgY]hg`j cb`< Uj Y``UbX`i bhYfk Y[ g`g]bX"

## 5\_hi Y``Y`6Ui ghY``Yb`i bX`; YZU`fYb

9]b`gdUbbYbXYg`H\Ya U`g]bX`X]Y`; YZU`fYbž`X]Y`]a  
GhfU» Ybj Yf\_Y`f`Ui Yfb""5\_hi Y``[ ]Vh`Yg`nk Uf`\_Y]bY`gdYn]Z]gW`Yb  
A Y`Xi b[ Yb`ni`; YZU`fYb hmdYbž`XcW`J Yf\_Y`fgVUi ghY``Yb`ghY``Yb  
Z`W`YbXYW\_YbX`Y]b`Yf\Ø`hYg`i bZU``f]g]\_c`XUf""8Ybb`6Ui ghY``Yb  
g]bX`cZi`6YfY]W`Yž`X]Y`j cfØVYf[ Y`YbX`ZØf`5fVY]hYb`UV[ YgdYffh  
k YfXYb`i bX`gca ]h`X]Y`J Yf\_Y`fgg]W`Yf\Y]h`VYY]bZi`ggYb`\_ØbbYb"

9]b`k Y]hYfYf`Di b\_hž`XYf`b]W`h`i bhYfgW`Àhnh`k YfXYb`gc``hYž`g]bX`X]Y  
< ]bXYfb]ggY`Ui Z`XYf`: U`fVU`b""C V`F Y]ZYbž`5i hc`hY]Y`cXYf`GhY]bY`  
gc`W`Y`; Y[ Ybgh`ÀbXY`\_ØbbYb`gW`bY``ni`f`; YZU`f`k YfXYbž`j cf  
U`Ya`VY]`Ø`YfYb`; YgW`k ]bX][ ]\_Y]hYb""6YgcbXYfg`ZØf  
J Yf\_Y`fghY]`bY`a Yf.]bbYb`]gh`Yg`k ]W`h][ ž`Ui Za Yf\_gUa`ni`gY]b  
i bX`a Ø[ `]W`Y`F]g]\_Yb`fYW`hY]h][ `ni`Yf\_Yb`bYb""Ni`XYb`; YZU`fYb  
n`À`Yb`Ui`W`; Y]ghYfZU`fYfž`X]Y`Z`gW`]W`Yfk Y]gY`]b`X]Y`ZU`gW`Y  
F]W`hi b[ `ZU`fYb`i bX`XUa ]h`Y]bY`Yfbgh`UZhY`6YXfc`i b[ `ZØf  
UbXYfY`J Yf\_Y`fghY]`bY`a Yf`XUfghY``Yb"

## J Yf\_Y`fgi bZU``ghUh]gh]\_`U`g`; fi bX`U[ Y`ZØf G]W`Yf`Y]h

8]Y`6YXYi hi b[ `j cb`J Yf\_Y`fgnU`Yb`k ]fX`i a gc`\_`UfYfž`k Ybb`a Ub  
X]Y`GhUh]gh]\_Yb`ni`f`J Yf\_Y`fgg]W`Yf`Y]h`VYhfUW`hYh""8]YgY  
8UhYb``]YZfb`i a ZUggYbXY`9]bg]W`hYb`]b`XUg`i bZU``[ YgW`Y`Yb`i bX  
\Y`ZYb`9bhgW`Y]Xi b[ ghf`À[ Yfbž`A U» bU`a Yb`ni`f`J YfVYggYfi b[ `XYf  
J Yf\_Y`fgg]W`Yf`Y]h`ni`Yb`hk ]W`Y`b"

8 ]Y`GhfU» Ybj Yf\_Y\fgi bZU`ghUh]gh]\_YfZUggh`b]Wk h`bi f`X]Y`i bZÄ`Y  
 gY`Vghž`gcbXYfb`Ui Wk`X]Y`VYhY`][ hYb`DYfgcbYb`i bX` : U\fnYi [ Y  
 gck ]Y`X]Y`i bZU`i fgUWkYb`"Gc`WkY` ðZcfa Uh]cbYb`g]bX  
 i bYf`Ägg`Wk ži a` [ Yn]Y`hY`A U» bU\ a Yb`]b`6YfY]WkYb`k ]Y  
 GhfU» YbVUi žJ Yf\_Y\fgYfn]Y\i b [ `i bX` : U\fnYi [ hYWk b]\_Yf [ fY]ZYb  
 ni ` \_ÖbbYb"

ð`Y]bYf`NY]hž`]b`XYf`XYf`J Yf\_Y\f`ghÄbX][ `ni b]a a hž`g]bX`gc`WkY  
 GhUh]gh]\_Yb`i bX`X]Y`XUa` ]h] YfVi bXYbYb`9f\_Ybbhb]ggY`k ]Wk h][ Yf  
 XYbb`Y`"G]Y`V]`XYb`X]Y` ; fi bX`U [ Y`ZØf`Y]bY`bUWk`U`h][ Y  
 J Yf\_Y\fgdc`]h]\_`i bX`hfU [ Yb`ni`Y]bYf`j YfVYggYfhYb` ðZfUghfi \_hi f  
 i bX`J Yf\_Y\fgg]WkYf`Y]h`VY]"

8YhU]`g	
C fh	< Uj Y`U`UbXž`8Yi hgWk`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "a Un!cb`]bY"XY</li> <li>• k k k "j Yf_Y\fg`U [ Y"XY</li> <li>• k k k "XYghUh]g"XY</li> </ul>

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