

Ghfca Ui gZU```]b`GWX ÒbY]WX Y. `HYWX b]\_Yf`  
`ÒgYb`GhÒfi b[ `gWX bY``°

5a `&) "\$\* "&\$&) `[ UV`Yg`]b`GWX ÒbY]WX Y`VY]`6Yf`]b`Y]bYb`  
Ghfca Ui gZU``"9"8 ÆG`BYhn`; a V<`]bZcfa ]YfhY`ØVYf`X]Y`  
GhÒfi b[ `i bX`XYfYb`6Y\YVi b[ "



GWX ÒbY]WX Y`VY]`6Yf`]bž`8 Yi hgWX`UbX`!`<Yi hYž`Ua `&)"'ž b]`  
&\$&) ž`k ]fX`]b`GWX ÒbY]WX Y`VY]`6Yf`]b`XUg`BYhn`\_i`fn`j`cb`Y]bYa`  
Ghfca Ui gZU``VYhfcZZYbž`XYf`HYWX b]\_Yf`XYf`9"8 ÆG`BYhn`; a V<`Ui Z`  
XYb`D`Ub`fi`Zh`"6YhfcZZYb`]gh`X]Y`F`U\bgXcfZYf`GhfU»`Y`]a`C`fhghY`]`  
K`U`Xj`]`Yb`\_c`cb]Y``5VYf`\_Y]bY`DUB]\_.`8Ug`DfcV`Ya`\_`cbbhY`VYfY]hg`  
i`a`%\$.`-`I` \f`VY\cVYb`k`YfXYb``b`gc`WX`Yb`G]hi`Uh]cbYb`\UVYb`  
VYhfcZZYbY`<Ui`g\U`hY`X]Y`A`Ò[`]WX`\_Y]hž`gY`Vgh`Y]bYb`YfghYb`6`]W`  
Ui`ZX]Y`Ghfca`j`Yfgcf[`i`b[`]ni`k`YfZYb``GhY\`h`XUg`@]WX`h`bi`f`VY]`  
À`bYb`ni`<Ui`gY`gh]`ž`]gh`c`Zi`\_Y]b`k`Y]hYfYg`9]b[`fY]ZYb`bchk`YbX][`  
K`Yb`b`X]Y`GhÒfi`b[`]YXcWX`k`Y]hYf`VYghY`hž`Ya`dZ]Y\`h`g]WX`Y]bY`  
A`Y`Xi`b[`]ØVYf`X]Y`<ca`YdU[`Y`XYg`c`\_U`Yb`Ghfca`bYhnVYhfY]VYfg`

K ]Y`X]Y`BYk`g"XY`VYf]WX`hYhž`g]bX`Ghfca`Ui`gZÀ``Y`]b`8`Yi`hgWX`UbX`

]bg[ YgUa h'gY\ f'gY`hYb""8]Y`J Yfgcf[ i b[ gg]WXYf\Y]h'XYg`XYi hgWXYb  
Ghfca bYhnYg[ ]`h'U'g`cW`i bX`]gh]bhYfbUh]cbU`VYhfUW hYh  
Ai » Yfgh'ghUV]""8 Yf`Xi fWgWb]h]WXY`i b[ Yd`UbhY`5i gZU`ž  
[ Ya YggYb`Ua`GmghYa`5j YfU[ Y`b`hYffi dh]cb`8i fUh]cb`bXYI  
fG5`8`ž`Y[ h'VY]i bhYf`%`'A ]bi hYb""8]Y`6i bXYgbYhmU[ Ybhi f`U  
XYb`G5`8`K`Yfh`Zf`&\$&'`a ]h`%&ž`'A ]bi hYb`Ub[ Y[ VVYbž`k cVY]  
X]YgY`NU\`k Yb][ ]`ca`J`cf`U`fYgk Yfh`UVk Y]W`h"

## 5\_hi Y`Y`G]hi Uh]cb`i bX`\]ghcf]gWXYf`? cbhYI h

8Yi hgW`UbX`nA`\`h`ni`XYb`J`c`ffY]hYfb`]b`GUWXYb  
J Yfgcf[ i b[ gg]WXYf\Y]h`\YfUb""K`A`\fYbX`UbXYfY`@AbXYf`k ]Y`X]Y  
I G5ž`5i ghfU`Yb`cXYf`? UbUXU`ja`GWb]h`XYi h]W`Ab[ Yf`a ]h  
Ghfca Ui gZ`Yb`\_Aa`dZb`a`ØggYbž`nY][ Yb`X]Y`NU\`Yb`Y]bYb  
XYi h]WXYb`J`c`f`hY]`XYf`XYi hgWXYb`b`ZfUghfi`\_hi`f`@Ui`h`XYf`5bU`mgY  
XYf`7i`VY`7cb`W`d`hg`g]bX`bi`f`k`Yb][ Y`Yi`fcd`A]gWXY`@AbXYfž`k ]Y  
X]Y`GW`k`Y]ni`bX`:]bb`UbXž`VYbZU`g]b`XYf`@U[ Yž`j`Yf[ `Y]W`VUfY  
5i gZU`nY]hYb`ni`Y`ffY]WXYb""8]YgY`ghUf`\_Y`DYfZcfa`UbW`]gh  
VYgcbXYfg`k ]W`h][ ž`j`c`f`U`Ya`Ub[ Yg]W`hg`XYf`<`YfUi`gZc`f`XYfi`b[ Ybž  
X]Y`X]Y`9bYf[ ]Yk`YbXY`a`]h`g]W`Vf]b[ h"

8]Y`6i bXYgbYhmU[ Ybhi f`i bhYfghfY]W`hž`XUgg`U`Y  
J Yfgcf[ i b[ gi bhYfVfYW`i b[ Ybž`X]Y`Ab[ Yf`U`g`XfY]`A ]bi hYb  
UbXUi Yfb`i bX`Ui Zb]W`h[ Yd`UbhY`9fY][ b]ggY`ni`fØW`ni`ZØ`fYb  
g]bX`k ]Y`Yhk`U`k`Y`hY`fVYX]b[ hY`GhØfi`b[ Yb`cXYf`9]b[ f]ZY  
8f]hYf`Xc`\_i`a`Ybh]Yfh`k`YfXYb""8]Yg[ YgW]Y`h]ja`FU`a`Yb  
[ YgYhn]WXYf`J`c`f[ UVYbž`X]Y`Y]bY`hfUb`gd`UfYb`hY`6Yf]W`hY`fghU`hi`b[  
ØVYf`X]Y`E`i`U`]h`A`h`XYf`Ghfca`j`Yfgcf[ i b[ `g]WXYfghY`Yb""8`Ug`;`YgYhn  
ni`f`F`Y[ Y`i`b[ `XYf`9`Y`\_hf]n]h`A`hi`bX`;`Ugj`Yfgcf[ i b[ `A`h`Z`Y`ghž`XUgg  
X]YgY`b`Zcfa`Uh]cbYb`A`f`]W`YfZUgghi`bX`j`Yf`ÖZY`bh]W`h`k`YfXYb  
a`ØggYb"

## 9]b`6`]W`\_]b`X]Y`Ni`\_i`bZh

K ]Y`XYf`G5`8`K`Yfh`nY][ hž`V`Y]Vh`8Yi hgW`UbX`VY]`XYf  
J Yfgcf[ i b[ gg]WXYf\Y]h`nk`Uf`Ui`ZY]bYa`c`Yb`B]j`YUi`ž`XYb`bcW  
]gh`X]Y`K`Y]hYfYb`hk ]W`\_i`b[ `XYf`b`ZfUghfi`\_hi`f`i`bYf`Ägg`]W`"8]Y  
9bYf[ ]Yk`YbXY`YfZc`f`XYfh`b]W`h`bi`f`Y]bY`ghYh][ Y`5bd`Uggi`b[ ž

gcbXYfb`Ui W`X]Y`a d`Ya Ybh]Yfi b[ `j cb`]bbcj Uh]j Yb  
 HYWbc`c[ ]Yb`ni f`G]WYfghY``i b[ `Y]bYf`ghUV]`Yb`Ghfca j Yfgcf[ i b[ "  
 8U\Yf`g]bX`b] Ygh]h]cbYb`]b`]bhY``[ ]YbhY`BYhn`Ògi b[ Yb`i bX`X]Y  
 Bi hni b[ `j cb`YfbYi YfVUfYb`9bYf[ ]Yb`bÒh][ Yf`XYbb`Yž`i a`X]Y  
 <YfUi gZcfXYfi b[ Yb`XYf`Ni \_i bZh`ni `a Y]ghYfb"

þg[ YgUa h`nY][ h`g]W ž`XUgg`X]Y`XYi hgWY`Ghfca j Yfgcf[ i b[ `hfc`hn  
 hYa dcf`ÅfYf`GhÒfi b[ Yb`k ]Y`]b`GW`ÒbY]WY`Y]b`[ i hYg`GhØW`k Y]h  
 j Yf`Àgg`]W`]gh``9g`V`Y]Vh`ni `cZZbž`XUgg`XYfUfh][ Y`5i gZ`A``Y  
 k Y]hYf\]b`X]Y`5i gbU\`a Y`V`Y]VYb`i bX`X]Y`F U\`a YbVYX]b[ i b[ Yb  
 ZØf`Y]bY`g]WYfY`9bYf[ ]Yni \_i bZh`ghYhg`]a`6`]W`VY`U`hYb`k YfXYb"

8YhU]`g	
C fh	GW`ÒbY]WY`VY]`6Yf`]bž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "bYk g"XY</li> <li>• k k k "Vi bXYgbYhnU[ Ybhi f"XY</li> <li>• W VYW`b W`d hg"XY</li> </ul>

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