

8: 6!: fUi Yb. 'J cf`YhnhYg'; fi ddYbgd]Y`  
[ Y[ Yb`GWk YXYb` 'K Yf`[ Yk ]bbh3

8]Y`8: 6!: fUi Yb`gd]Y`Yb`Ua` "%\$"\$+ "&\$&)"` [ Y[ Yb`GWk YXYb`  
]\f`YhnhYg`9A !; fi ddYbgd]Y`"5\_hi Y`Y`J Yf`Yhni b[ gi dXUHYg`  
i bX`Gd]Y`ghUh]gh]\_Yb"



Gh"; U`Ybž`GWk Y]n`!`8]Y`XYi hgWY` : fUi YbZ` » VU`!  
B Uh]cbU`a` UbbgWk UZh`nY][ h`g]Wk` ]b`XYf`Ui` ZYbXYb`  
9i fcdUa` Y]ghYfgWk UZh`Äi » Yfgh`\_Äa` dZYf]gWk` i bX`Yfk` UfhYh`ibi b`XUg`  
`YhnhY` ; fi ddYbgd]Y`[ Y[ Yb`GWk YXYb`"BUW`Y]bYa` `gdUbbYbXYb`  
G]Y[ ` [ Y[ Yb`8ÄbYa` Uf`\_`a` ]h`&.%ž`VY]`XYa` `ØVYf`' ("\$\$`\$`Ni` gWk`Ui` Yf`  
]a` GhUX]cb`Ub`k` YgYbX`k` UfYbž` \Uh`XUg`HYUa` `X]Y`7` \UbW`ž`j` cfnY]h][  
]bg`J` ]YfhY`Z]bU`Y`Y]bni` n]Y`Yb`"K` ]Y`GdcfhgWk`Ui` `VYf]Wk`hYhž`ghY` \h`  
XUg`8: 6!HYUa` `XYfnY]h`Ui` ZXYa` `nk`Y]hYb`D`Uhn`]b` ; fi ddY`7ž`  
di b\_h[ `Y]Wk`a` ]h`GWk` YXYbž`UVYf`a` ]h`Y]bYf`b]YXf][ YfYb`  
HcfX]ZZYfYbn`"6i bXYghfU]bYf`7` \f]gh]Ub`K` ØW`\_]gh`ghc`n`Ui` ZX]Y`  
@Y]ghi` b[ `gY]bYf`Gd]Y`Yf]bbYb`i` bX`\_f]h]g]Yfh[ `Y]Wk`nY]h][ `X]Y`  
f]g`UbhY`Gd]Y`k`Y]gY`gY]bYf`Hcf` \ØhYf]b`5bb!`? Uhf]b`6Yf[ Yfž`X]Y`g]Wk`  
]a` `YhnhYb`Gd]Y`Y]bY`6fi` ghVY]bdFY`i` b[ `ni` [ Ync[ Yb` \Uhž`UVYf`

b]W h'Ua '9]bgUhn'[ Y[ Yb'GWk YXYb'[ Y\]bXYfh'k YfXYb'gc''

5i W'k Ybb'Yg'Z0f'X]Y'8: 6!: fUi Yb'V]g'Ub[ '[ Ubn'[ i h'Ài Zhž]gh'XYf  
K Y[ 'ni a 'H]hY'b]W h'c\ bY'GhY]bY"? Ud]hÀb]b'; ]i 'U'; k ]bbž'X]Y  
j Yf'Yhni b[ gVYX]b[ h'[ Y[ Yb'Dc'Yb'\_i fnZf]gh][ 'Ui gZ]Y'ž\cZhi'Ui ZY]bY  
F 0W\_\_Y\ f'ni a '6i bXYg'] [ U!5i ZhU\_h" N8: 'VYf]W hYhž'XUgg'X]Y  
XYi hgWY'A UbbgW UZhi'Ua '( "ž ']'&\$&) ']\f'YfghYg'9A !Gd]Y''b'Gh"  
; U''Yb'a ]h'&.\$'[ Y[ Yb'Dc'Yb'[ Yk ]bbYb'\_cbbhY"'8 UVY]'k Uf'ž 'Y  
6fUbX'X]Y'GW\0ggY'Z][ i f'i bX'Yfn]Y'hY'XYb'YfghYb'HfYZZYf'XYf  
DUfh]Y"'5i W '@YU'GW 0''Yf'\_cbbhY'a ]hY]bYa '?cdZVU''hfYZZYf'bUW  
Y]bYf': 'Ub\_Y'ni a '9bXghUbX'j cb'&.\$'VY]hfU[ Yb"

## 8 Yf'K Y[ 'ni f'9A

8]Y'J cfVYfY]hi b[ Yb'Z0f'XUg'Hi fb]Yf'k UfYb']bhYbg]j "'8 Ug'[ YgUa hY  
HYUa ''YVhY'k À\ fYbX'XYg'Hi fb]Yfg']b'Y]bYa '@ I i g\chY''Ui Z'XYa  
I Yh]VYf[ ži a [ YVYb'j cb'XYb'a U'Yf]gWYb'GnYbYf]Yb'N0f]W'g"  
6i bXYghfU]bYf'K 0W'\_i bX'XYf'[ YgUa hY'? UXYf'g]bX'\_Uf'Zc'\_i gg]Yfh  
Ui ZXUg'[ fc» Y'N]Y'. 'XYb'H]hY"'@Ui h'6F '\Uh'X]Y'A UbbgW UZhi'Y]bYb  
[ 'ÀbnYbXYb'Zcfa Y''Yb'< ]bhYf[ fi bXž'XU'g]Y'ni 'Yhnh'gci j YfÀbY  
G]Y[ Y']b'XYf'B Uh]cbg '@YU[ i Y'ZY]YfhY"'8 ]Y'Gd]Y'Yf]bbYb'g]bX  
0VYfnYi [ hž'XUgg'g]Y'Ui ZY]bYa '\Yfj cffU[ YbXYb'B ]j YUi 'g]bXž  
gck c\''\_cbX]h]cbY''U'g'Ui W'Zi » VU''Yf]gW"

8cW'ni f0W'\_ni a 'U\_hi Y''Yb'; YgWY\Yb.'a 'UbghY\YbXYb'A UhW  
[ Y[ Yb'GWk YXYbž'Ua '%&"ž ']'b'N0f]W'ž]gh'X]Y'XYi hgWY  
A UbbgW UZhi[ YZcfXYfh"'À fY '@ÀbXYfgd]Y'!6]'Ubn'[ Y[ Yb'GWk YXYb  
]ghj ]Y] YfgdfYWYbX.'J cb'' %'6Y[ Y[ bi b[ Yb'[ Yk Ubb'8Yi hgW'UbX  
&%'K 0W'\_k Ufbh'YXcW'j cf'XYb'gW bY''Yb'? cbhYfb'XYf  
GWk YX]bbYb'i bX'UddY''Yfh'Ub'gY]bY'Gd]Y'Yf]bbYbž'\_cbbnYbhf]Yfh  
ni 'V'Y]VYb'i bX'g]W'b]W'hj cb'XYf'GhY''i b[ ']'b'XYf'; fi ddY  
VYY]bZi ggYb'ni ''UggYb"

## 9a ch]cbYb'i bX'i bhYfgh0hni b[

8]Y'9a ch]cbYb'g]bX'VYgcbXYfg'\cW'ž']bgVYgcbXYfY'Z0f'ž]b]bU  
A ]b[ Y'i bX'\fY': Ua ]']Yž'X]Y'VY]'XYf'<ma bY'Ya ch]cbU'Y'A ca YbhY  
Yf'YVhYb"'8 ]Y'I bhYfgh0hni b[ 'XYf': Ubg']gh'YVYbZU''g'Y]b[ Yk U'h][ Yf

F ØW\_Ybk ]bX" `Gh]bU' æ\ UbbYgž'X]Y `Hcf\ØhYf]bž'gd fUWk `bUWk `XYa  
`YhnhYb`Gd]Y`j cb`XYf`ja a YbgYb`9bYf[ ]Yž'X]Y`X]Y`5b\Àb[ Yf`bg  
GhUX]cb`VfUWk hYb" `5`YI UbXfU`Dcdd`i bX`9I !BUh]cbU`gd]Y`Yf]b`GUfU  
8ccfgci b`ZYi Yfb`XUg`HYUa `ja `GhUX]cb`Ubž`k Ug`XYa `?Ua dZ[ Y]gh  
ni gÀm`]Wk `5i Zhf]YV `[ ]Vh"

: Øf`X]Y`8: 6!?]W\_Yf]bbYb`[ ]`h`Yg`bi bž`X]Y`BYfj`cg]hÀh`UVni `Y[ Yb  
i bX`a ]hj ]Y`Dcg]hj ]hÀh]bg`YhnhY` ; fi ddYbgd]Y`ni `[ Y\Yb" `þ  
Y]bYa `Hi fb]Yfž`XUg`gWk`cb`j ]Y`Y` , VYffUgWk i b[ Yb`VYfY]h\]Y`hž`]gh  
U`Yg`a Ò[ `]Wk ži bX`X]Y`XYi hgWk Yb` : fUi Yb`g]bX`VYfY]hž`]\fY  
5a V]h]cbYb`YfbYi hi bhYf`6Yk Y]g`ni `ghY`Yb" `6`Y]VYb`k ]f  
[ YgdUbbhž`k Ug`Ua `'%&"`ž` `]`b`NØf]Wk `dUgg]YfYb`k ]fX`°

8YhU]`g	
C fh	Gh" ; U`Ybž`GWk Y]n
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "gd c fhgWk Ui "XY</li> <li>• k k k "nXZ\ Yi hY"XY</li> <li>• k k k "Vf"XY</li> </ul>

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