

# 9l 'd`Ubh`YbX[ Ø`h][ Yg`J YfVch. `BcfX GhfYUa `V`Y]Vh`ZØf`]a a Yf`cZZ`]bY`°

9l 'd`Ubh`i a ZUggYbXY`GUb`\_h]cbYb`[ Y[ Yb`Fi gg`UbX`i bX`Y]b  
J YfVch`XYf`BcfX`GhfYUa !D]dY`]bYgž`k Å`fYbX`8Yi hgW`UbXg  
9bYf[ ]Y`\_f]gY`Ub`Å`h"



@i Xk ][ g\ UZYbž`8Yi hgW`UbX`!`BUW`XYf`GdfYb[ i b[ `XYf`BcfX  
GhfYUa !D]dY`]bYg`]gh`X]YgY`ϕZfUghfi \_hi f`XY`ZUWhc`i bVfUi W`VUfž  
\_ÖbbhY`YXcW`h\YcfYh]gW`k ]YXYf`]b`GhUbX`[ YgYhnh`k YfXYb`"9l !  
?ca a ]gg]cbgdFÄg]XYbh]b`i fgi `U`j cb`XYf`@mYb`d`Ubh`Y]b  
[ YgYhn`]WYg`J YfVchž`i a `Y]bY`FYdUfUhi f`XYf`D]dY`]bY`ni  
j Yf\]bXYfb`"8]Yg`]gh`HY`]`XYf``Ui ZYbXYb`6Ya Ø\i b[ Yb`XYf  
9i fcdÄ]gWYb`i b]cbž`X]Y`5V\Äb[ ][\_Y]hj cb`fi gg]gWYa `; Ug`ni  
fYXi n]YfYb`i bX`X]Y`9bYf[ ]Yj Yfgcf[ i b[ `9i fcdUg`bYi `ni`[ YghU`hYb`"  
@Ui hi **bgYf!a ]hhY`Yi fcdU"Wca`UfVY]hYh`X]Y`9l !?**ca a ]gg]cb`Ub  
Y]bYa `%, "GUb`\_h]cbgdU`\_Yh[ Y[ Yb`Fi gg`UbX`ž`XUg`gck c`\`6Ub`\_Yb  
U`g`Ui W`9bYf[ ]Y]a dcfhY`VYhfYZZYb`gc`""9]b`nYbhfU`Yg`9`Ya Ybh  
X]YgYg`DU`\_Yhg`]gh`Y]b`J YfVch`ZØf`X]Y`FYdUfUhi f`i bX  
K ]YXYf]bVYhf]YVbU`a Y`XYf`BcfX`GhfYUa !D]dY`]bYg"

J c b `XYf`@mYb` \Uh`Ui` gXfØW`]W` VYhc b hž`XUgg`fi` gg]gW`Yg` ; Ug`]b`  
XYf`\_ØbZh][ Yb`9bYf[ ]Yj` Yfgcf[ i b[ `9i` fcdUg`\_Y]bYb`D`Uhn`a` Y`f`  
 \UVYb`gc`hY`"8]Yg` \Uh`VYfY]hg`ni` \Ø`YfYb`9bYf[ ]YdfY]gYb`]b`  
8Yi` hgW` \UbX` [ YZØ`fhž`]bgVYgc b XYfY` ]b` YbYf[ ]Y]bhYbg]j` Yb`  
6fUbW`Yb`k` ]Y`7` \Ya` ]Yž`GhU` \i` bX` ; `Ug`" `æ` `đ` \f` &\$&( `gUb`\_`XYf`  
 ; Ug]` YfVfUi` W` `XYf` `æ`Xi` ghf]Y` ]b`8Yi` hgW` \UbX` i` a` `%( `DfcnYbh]a`  
J`Yf[ `Y]W` `ni` a` `J`cf`\_f]gYb`!B]j` YUi` " `9g` [ ]Vh`nk` Uf`Gh]a` a` Yb`]b`  
8Yi` hgW` \UbX` ZØf`Y]bY`K` ]YXYfYfØZbi` b[ `XYf`D]dY`]bYž`^YXcW` ZØ`fh`  
X]Y`6i` bXYgfY[ ]Yfi` b[ `c`ZZ]n]Y` ``\_Y]bY` ; Ygd fÅW`Y`XUni` "

## Dc` ]h]gW` Y` i` bX` `k` ]fhgW` UZh`]W` Y` F` YU`\_h]c b Y b

8Yf`8fi` W`ž`g]W` j` c b` fi` gg]gW`Yb`9bYf[ ]Yei` Y`Yb`ni` ``ØgYbž`]gh]b`  
XYb` ``YhnhYb`A` cbUhYb` [ Ygh]Y[ Yb`"8Yi` hgW`Yf`?`Ubn`Yf` :` f]YXf]W`  
A`Yfn` \Uh`Ub[ Y`\_ØbX][ hž`XUgg`8Yi` hgW` \UbX`U`Yg`hi` b`k` ]fXž`i` a` `X]Y`  
B`cfX`GhfYUa` `&!D]dY`]bYž`X]Y`Y]b`%%A` ]``UfXYb`!8c` ``Uf!Dfc`Y`\_h]gh`  
i` bX`b`Y` ]b`6Yhf]YV` [ Ybca` a` Yb`k` i` fXYž`c`ZZ]bY`ni` \U`hYb`"8]YgY`  
D]dY`]bYž`X]Y`fi` gg]gW`Yg`9fX[ Ug`j` c b` Fi` gg`UbX`bUW`8Yi` hgW` \UbX`  
hfUb gdcfh]YfYb`gc`hYž`k` i` fXY`9bXY`XYf`&\$%\$Yf`đ` \fY`YfVUi` hi` bX`  
k` Y[ Yb`XYf`fi` gg]gW`Yb` `æ`j` Ug]c b` ]b`XYf`i` \_fU]bY`i` bX`XYa`  
Yb`hgdfYW`YbXYb`NYfh]Z]n]Yfi` b[ gg`hc`d`d`Xi` fW`8Yi` hgW` \UbX`b`Y`  
U`\_h]j` ]Yfhž`k` ]Y`c`]df]W` "W`æ`a` `VYf]W`hYh`"

8]Y`Yi`d`cg]cbgUfh][ Yb`6YgW`ÅX][ i` b[ Yb`j` c b`B`cfX`GhfYUa` `%i` bX`&`  
]a`GYdhYa` VYf`&\$&&ž`X]Y`Ui` Z`GUVchU[ Y` \]bXYi` hYbž`a` Uf\_]YfYb`  
Y]bYb`K` YbXYdi` b`\_h]b`XYf`Yi` fcdÅ]gW`Yb`9bYf[ ]Ydc`]h]\_`"K` Å` \fYbX`  
Y]b][ Y`Yi` fcdÅ]gW`Y`@ÅbXYfž`k` ]Y`Dc`Yb`i` bX`X]Y`B]YXYf`UbXYž` [ Ubn`  
Ui`Z` ; Ug`Ui`g`Fi` gg`UbX`j` Yfn]W`hYbž`d`Ubh`X]Y`9i` ž`V]g`9bXY`&\$&+`  
j`c`gh`ÅbX][ j`c b`fi` gg]gW`Ya` ` ; Ug`i` bUV` \Åb[ ] [ `ni` `gY]b`"8]YgY`  
ghfUhY[ ]gW`Y`5V`\_Y`f`k` ]fX`Xi` fW`X]Y`i` b[ Yk` ]ggYb` `Ub[ Zf]gh][ Yb`  
5i`gk` ]f`\_i` b[ Yb`Ui`ZX]Y`XYi` hgW`Y` `æ`Xi` ghf]Y`i` bX`X]Y`  
9bYf[ ]Yj` Yfgcf[ i` b[ `gck`c` \``]b`XYf`Dc`]h]\_`U`g`Ui` W` ]b`XYf`  
2`ZYb`h]W`\_Y]h`VY[ `Y]hYh`"

## Ni` \_ØbZh][ Y`9bYf[ ]Yj` Yfgcf[ i` b[ `]b`9i` fcdU

8Yf`K` Y[ ZU` ``XYf` [ Øbgh][ Yb` ; Ug`]YZYfi` b[ Yb` \Uh`X]Y`8YVUhY`ØVYf`  
U`hYfbUh]j` Y`9bYf[ ]Yei` Y`Yb`]b`9i` fcdU`VYZi` Yfh`" `æ`8Yi` hgW` \UbX`

d`Ubh`X]Y`FY[ ]Yfi b[ `XYb`6Ui`j cb`@B; !HYfa`]bU`gž`i a  
 :`Øgg][ YfX[ Ug`f@B; Ě`ni` `]a dcfh]YfYb``8]Yg`]gh`HY]`Y]bYg  
 i a ZUggYbXYfYb`N]Y`gž`X]Y`5V\`Àb[ ][ \_Y]hj cb`fi gg]gW`Ya` `; Ug`ni  
 fYXi n]YfYb``5VYf`X]Y`8]g`\_i gg]cb`i a`X]Y`9bYf[ ]Yj Yfgcf[ i b[ `]gh  
 \_ca d`n]Yfh`K`À\`fYbX`X]Y`A`Y\`f\Y]h`XYf`9I`!GhUUhYb`g]W`VYa`Ø\`hž  
 X]Y`5V\`Àb[ ][ \_Y]hni`j Yff]b[ Yfbž`nÒ[ Yfh`VY]gd]Y`gk`Y]gY`I`b[ Ufbž  
 X]Y`Y][ YbY`5V\`Àb[ ][ \_Y]hj cb`fi gg]gW`Ya` `; Ug`UVni`VUi`Ybž`k`Ug  
 Xi`fW`X]Y`hY]`k`Y]gY`5Va` `]XYfi b[ `XYf`9I`!GUb`\_h]cbYb`i`Y[ Yb  
 Fi`gg`UbX`bcW`j`Yfgh`Āf`\_h`k`]fX`"

A`h`X]YgYf`\_f]h]gW`Yb`@U[ Y`]a` `Yi`fcd`Ā]gW`Yb`9bYf[ ]Ya`Uf`\_h`k`]fX  
 XYi`h`]W`ž`XUgg`X]Y`ni`\_Øb`žh][ Y`9bYf[ ]Y]b`žfUghfi`\_hi`f`]b`9i`fcdU`Ui`Z  
 bYi`Yž`bUW`X`U`h][ Y`@Øgi`b[ Yb`Ui`g[ Yf]W`hYh`k`YfXYb`a`i`ggž`i`a  
 gck`c`\`XYb`?`]a`Un]Y`Yb`i`YfYW`hini`k`YfXYb`U`g`Ui`W`  
 [ Ycdc`]h]gW`Yb`<`YfUi`gZc`fXYfi`b[ Yb`ghUbXni`U`hYb``8]Y`9I` `U`h  
 XU`Yf`9fX[ Ug`ni`gUa`a`Yb`a`]h`?`YfbYbYf[ ]Y`]b`]`\fY`HUI`cbca`]Y`U`g  
 [ fØbY`HYW`bc`c`[ ]Y`Ui`Z[ Ybca`a`Yb``8]Yg`[ YgW`]Y\`h]a`<`]bV`]W`  
 Ui`ZXYb`i`Yd`UbhYb`?`c`\`YUi`ggh]Y[ `i`bX`X]Y`9ffY]W`i`b[ `j`cb  
 ?`]a`Un]Y`Ybž`k`]Y`VdV`XY`ZYgh`Ā`h`"

8YhU]`g	
J`c`f`ZU``	GUVchU[`Y
C`f`h	@`X`k`][`g\`UZYbž`8Yi`hgW`X`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"i`bgYf!`a`]hhY`Yi`fcdU`W`a</li> <li>• c]`d`f]W`"W`a</li> <li>• k`k`k`"VdV`XY</li> </ul>

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