

; Yf]W\ h'ghc d d h'Hfi a dg'NÒ`Y.  
? `Y]bi bhYfbY\ a Yf'hf]i a d\]YfYb`

I G!; Yf]W\ h'Yf\_`Àfh'Hfi a dg'NÒ`Y`ZØf'i bfYW\ ha À» ][ ž'\_f]h]g]Yfh  
XYggYb', VYf[ f]ZY""?`Y]bY'I bhYfbY\ a Yb'\_U[ Ybž'I G!8c`Uf  
ghY][ h"



BYk `Mcf\_ž'I G5 `!`9]b`6i bXYg[ Yf]W\ h]b`BYk `Mcf\_`Uh`Ua  
8]YbghU[ `YbhgW\]YXYbž`XUgg`X]Y`\_Øfn`W\ `j cb`Df`Àg]XYbh'Hfi a d  
Y]b[ YZØ\ fhYb`NÒ`Y`Ui Z9]bZ `fYb`Ui g'a Y`fYfYb`@`ÀbXYfb`b]W\ h][  
g]bX""8 Ua `]h`k i fXY`ZYgh[ YghY`hž`XUgg`XYf`Df`Àg]XYbh'gY]bY  
6YZ [ b]ggY`ØVYfgW\ f]hYb`U`h`K ]Y`HU[ YggW\ Ui `VYf]W\ hYhž`UVYb  
a Y`fYfY`\_`Y]bY'I G!I bhYfbY\ a Ybž`XUfi bhYf`Y]b`K Y]b!`i bX  
Gd]f]hi cgYb]a dcfhYi f`gck ]Y`Y]b`<YfghY`Yf`j cb`GW\i `gYhg`i bX  
A i g]\_]bghfi a YbhYbž[ Y[ Yb`X]Y`NÒ`Y`[ Y\_`U[ h"

8 Ug; Yf]W\ h'YbhgW\]YXž`XUgg`YX][ `]W\ `XYf'I G!`cb[ fYgg`XUg`F`YW\ h  
\UVYž`<UbXY`gfY[ i `]Yfi b[ Yb`ni `Yf`UggYbž`k `À`fYb`X`X]Y  
B chghUbXgVYZ [ b]ggY`XYg`Df`Àg]XYbhYb`X]YgY`b]W\ h`ØVYfgW\ fY]hYb  
\_ØbbYb""Ni XYa `k ]fX`X]Y`?`U[ Y`U`g`Y]bY`j cb`]bg[ YgUa`hg]YVYb

5bZYW\hi b[ Yb`XYf`Nc`dc`h]\_`Hfi a dg`Ub[ YgY\Yb" `Zc`[ Y`XYg  
l fhY]`g`nY][ Yb`g]W\`X]Y`A`Af`hY`cdh]a ]gh]gW\`XYf`l G!8c`Uf  
[ Yk ]bbh[ Y[ YbØVYf`XYa `GW\k Y]nYf: fUb`Yb`i bX`XYa  
`UdUb]gW\Yb`M`b`Ub`K`Yfh"

## F YU\_h]cbYb`Ui`g`XYf`K`]fhgW\UZh

8]Y`9bhgW\Y]Xi b[ `Uh`Ui`W\`K`Y`Yb`]b`XYf`l G!K`]fhgW\UZh  
[ YgW\`U[ Yb" `8Yf`ghY`j`YfhfYhYbXY`GhUVgW\YZ`XYg`K`Y]» Yb`< Ui`gYgž  
GhYd\Yb`A`j`Yfž`\_f]h]g]YfhY`X]Y`; Yf]W\hgYbhgW\Y]Xi b[ `XYi`h]W\`9f  
Uf[ i`a`Ybh]Yfhž`XUgg`X]Y`NØ`Y`bØh][`gY]Ybž`i`a`]a`5i`g`UbX  
[ YZ`bXYbY`5fVY]hgd`ÀhnY`ni`gW\ØhnYb" `Z`XYf`A`cXYVfUbW\Y`i`bX  
VY]`UbXYfYb`\_`Y]bYb`i`bhYfbY\`a`Yb`k`]fX`YXcW\`VYZØfW\hYhž`XUgg  
X]Y`NØ`Y`ni`Z]bUbn]Y`Yb`6Y`Ughi`b[ Yb`ZØ\`fYb`i`bX`a`Ø[ `]W\Yfk`Y]gY  
9bhUggi`b[ Yb`bUW\`g]W\`n]Y\Yb`\_ØbbhYbž`k`]Y`7Uh\Yf]bY`@]WUf]ž  
; fØbXYf]b`j`cb`H\Y`Ga`U`6i`g]bYgg`D`UbbYf`ž`VYhcbh"

8]Y`?`U[ Y`i`bX`X]Y`XUa`]h]YfVi`bXYbYb`k`]fhgW\UZh]W\Yb`Y`b[ ghY  
gd]Y[ Y`b`Y]bY`VfY]hYfY`l`bni`Zf]YXYb\Y]h`a`]h`XYb`NØ`Yb`i`bX`XYa  
9]bZi`gg`Ui`Z`X]Y`c`\_U`Y`K`]fhgW\UZh`k`]XYf" `K`À\`fYbX`NØ`Y  
i`fgdfØb[ `]W\`XUni`[ YXUW\h`g]bXž`XYb`?`Ui`Z]`cb`Ua`Yf]\_`Ub]gW\Yb  
DfcXi`\_`hYb`ni`ZØfXYfbž`g]bX`j`]Y`Y`\_`Y]bY`i`bhYfbY\`a`Yb`Ui`Z  
Ui`g`ÀbX]gW\Y`K`UfYb`Ub[ Yk`]YgYb" `i`bhYfbY\`a`Yf`k`]Y`5bb]Y`6Ugg]b  
i`bX`5`UfX`j`Ub`<`ccfb`a`i`gghYb`Ui`Z[ fi`bX`ghY][ YbXYf`NØ`Y`VYfY]hg  
\`fY`DfcXi`\_h]cb`Ui`g`U[ Yfb`i`bX`A`]hUfVY]hYf`Yb`h`UggYb"

## 2 ZZYbh`]W\Y`i`bX`dc`h]gW\Y`FYU\_h]cbYb

8]Y`FYU\_h]cbYb`Ui`Z`X]Y`Nc`fy[ Y`i`b[ `g]bX`b]W\h`bi`f`k`]fhgW\UZh]W\ž  
gcbXYfb`Ui`W\`dc`h]gW\`a`ch]j`]Yfh" `DfchYghY`[ Y[ Yb`X]Y`Dc`h]\_`j`cb  
DfÀg]XYbh`Hfi`a`d`g]bX`UbXYgk`Y]h`ni`VYcVUW\hYbž`VY[ `Y]hYh]j`cb  
6YXYb`\_Yb`ØVYf`X]Y`5i`gk`]f`\_i`b[ Yb`Ui`Z`X]Y`8Ya`c`\_fUh]Y" `6fmUb  
GnY`][ Už`Y]b`: ]gW\j`Yf`\_Ai`Zyf`Ui`g`D\`UXY`d\`Už`\Uh`VYbZU`g  
6YXYb`\_Yb`[ YAi`»`Yfhž`XUgg`X]Y`NØ`Y`gY]b`; YgW\`ÀZh`VY`UghYb  
\_ØbbhYb`i`bX`Zc`fXYfh`Y]bY`hfUb`gdUfYb`hYfY`j`Yfk`YbXi`b[ `XYf`Xi`fW\  
NØ`Y`[ YbYf]YfhYb`9]bbU\`a`Ybž`X]Y`gY]h`i`&\$%)`'`(`A`j`UfXYb`l`G!  
8c`Uf`VYhfU[ Yb"

Ni gÀhn`jW`YfgW`Y]bh`XjY`Ni`\_i`bZi`XYf`<UbXY`gVYn]Y`i`b[ Yb  
nk ]gW`Yb`XYb`l`G5`i`bX`UbXYfYb`@ÀbXYfb`i`bg]W`Yf`" `a`?cbhYl`h  
Y]bYf`a`Ò[ `]W`Yb`Nc`Yf\`Ò\i`b[ `Ui`Z`9]bZ` \fYb`Ui`g`?UbUXU`i`bX  
A`Yl`\_c`gck`jY`Ui`Z`9l`!DfcXi`\_hY`\_ÒbbhY`X]Y`[ YgUa`hk`]fhgW`UZh`]W`Y  
@U[ Y`k`Y]hYf`\_ca`d`n]YfhYf`k`YfXYb`" `HU[ YggW`Ui`k`Y]gh`XUfUi`Z  
\]bž`XUgg`X]Y`l`G!NÒ`Y`hmd]gW`Yfk`Y]gY`b]YXf][ Yf`g]bX`U`g`X]Y  
Yi`fcd`À]gW`Ybž`k`Ug`X]Y`l`G!9l`dcfhk`]fhgW`UZh`VY[ Øbgh][ hž`UVYf  
[ `Y]W`nY]h][ `Y]bY`FY]\Y`j`cb`DfcV`Ya`Yb`ZØf`]b`ÀbX]gW`Y`i`bX  
Ui`g`ÀbX]gW`Y`l`bhYfbY`a`Yb`bUW`g]W`n]Y`Y`b`\_Ubb`"

8]Y`fYW`h`]W`Yb`i`bX`k`]fhgW`UZh`]W`Yb`9bhk`]W`\_i`b[ Yb`VY`]XYb  
NÒ`Yb`k`YfXYb`a`]h`GdUbbi`b[ `j`YfZc`[ hž`XU`g]Y`b]W`h`bi`f  
i`ba`]hhY`VUFY`:`c`[ Yb`ZØf`l`bhYfbY`a`Yb`ž`gcbXYfb`Ui`W`  
k`Y]hfY]W`YbXY`5i`gk`]f`\_i`b[ Yb`Ui`ZXUg`[ YgUa`hY`K`]fhgW`UZhg`\_]a`U  
]b`XYb`l`G5`i`bX`XUfØVYf`\]bUi`g`\UVYb`\_ÒbbYb`"

8YhU]`g	
J`c`f`ZU`^`	;`YgYhn[`YVi`b[
C`f`h`	B`Y`k` `M`c`f`_`ž`l`G5`
E`i`Y`^`Y`b`	<ul style="list-style-type: none"> <li>• k k k "hU[ YggW`Ui`"XY</li> <li>• k k k "nXZ"XY</li> <li>• k k k "hU[ YggW`Ui`"XY</li> </ul>

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