

; fYbn\_cbhfc`Yb. 'Dc`Yb`k ]``J Yfn]Wk hž  
k Ybb`8Yi hgWk`UbX`bUWk n]Y`h°

Dc`Yb`d`Ubh; fYbn\_cbhfc`Yb`ni`8Yi hgWk`UbX`k`À`fYbX  
XYi hgWk`Y`?cbhfc`Yb`ni`f`6Y`Àa`dZi`b[ `]ffY[ i`ÀfYf`A ] [ fUH]cb  
Zcfh[ YgYhnh`k`YfXYb"



J cfdca a Yfb!; fY]Zgk U`X`ž`8Yi hgWk`UbX`!`8Ug`H`Ya`U  
; fYbn\_cbhfc`Yb`nk`]gWk`Yb`8Yi hgWk`UbX`i`bX`Dc`Yb`gcf[ h`ZØf  
Zf]gWk`Yb`K`]bX`]b`XYf`dc`]h]gWk`Yb`8`]g\_i`gg]cb`i`bX`\_ØbbhY`VU`X`ni  
Y]bYa`l`a`XYb`Yb`ZØ`fYb"<Yi`hYž`Ua` )`" `†` `]`&\$& )`ž`Z]bXYb`Ub`XYf  
XYi`hgWk`!dc`b]gWk`Yb`; fYbnY`ja`?fY]g`J`cfdca`a`Yfb!; fY]Zgk`U`X  
?cbhfc`Yb`Xi`fWk`dc`b]gWk`Y`Dc`]n]ghYb`ghUhhž`X]Y`Ui`Z`ni`bY`a`YbXY  
A`][`fUH]cb`fYU[ `]YfYb"`6i`bXYg]bbYba`]b]ghYf`5`YI`UbXYf`8`cVf]bXh  
`UhhY`ja`A`U]X]YgYb`†`Yg`Ub[`YcfXbYhž`X]Y`?cbhfc`Yb`ni  
j`Yfgh`À`f`Yb`i`bX`5gmigi`Wk`YbXY`Ub`XYf`; fYbnY`ni`fØW`ni`k`Y]gYb"  
8`cWk`Dc`Ybg`†`bYba`]b]ghYf`Hca`Ugn`G]Ya`cb]U`\_YfØZb`Yh`Yhnh`X]Y  
A`Ø[ `]Wk`\_Y]h`ZØf`Y]b`9bXY`X]YgYf`?cbhfc`Yb.`K`Ybb`8Yi`hgWk`UbX  
gY]bY`A`U`»`bU`a`Yb`ni`fØW`ZÀ`fhž`k`ØfXY`Ui`Wk`Dc`Yb`Ui`Z`gY]bY  
; fYbn\_cbhfc`Yb`j`Yfn]Wk`hYbž`gc`VYf]Wk`hYh`XYf`8Yi`hgWk`UbX`Zi`b`\_"

G]Ya cb]U\_`VYhcbhž`XUgg`Yg`\_Y]bYb'; fi bX`ZØf`?cbhfc``Yb`[ YVYž  
k Ybb`8Yi hgW`UbX`X]YgY`YVYbZU`g`Y]bghY``h`5V`\_ca a YbXYf  
K cWXY`d`Ubh`Dc`Ybž`Y][ YbY'; fYbn\_cbhfc``Yb`Y]bni ZØ\ fYbž`U`g  
X]fY`\_hY`5bhk cfh`Ui Z`X]Y`XYi hgW`Yb`A U» bU`a Yb``8]Y`8]g\_i gg]cbž  
X]Y`g]W`\_`Y]f`Yb`hZU`hY`hž`nY][ hž`k ]Y`Yb`[ `X]Y`@`AbXYf`a` ]hY]bUbXYf  
j Yfk cVYb`g]bXž`k Ybb`Yg`i a `A ][ fUh]cb`i bX`G]WXYf`Y]h`[ Y`h`@`Ui h  
XYf`**NY**]h`\_`Uh`G]Ya cb]U\_`Ui W`XYb`9I !?ca a ]ggUf`ZØf`#bYfYg`i bX  
A ][ fUh]cbž`A U[ bi g`6fi bbYfž`ØVYf`X]Y`U`\_hi Y``Yb`9bhk ]W\_`i b[ Yb  
]bZcfa ]Yfhž`i bX`XYggYb`Ni gh]a a i b[ `Y]b[ Y`c`h`8]YgY`8mbUa ]\_  
\_`Øbbh`X]Y`5fhi bX`K`Y]gYž`k ]Y`VY]XY`@`AbXYf`]\fY'; fYbnYb  
j Yfk U`hYbž`[ fi bX`Y[ YbX`j Yf`AbXYfb`"

## GhUi`g`U`g`9f[ YVb]g`XYi hgW`Yf`?cbhfc``Yb

8]Y`XYi hgW`Yb'; fYbn\_cbhfc``Yb`\_UVYb`VYfY]hg`ni`\_Y]bYa`5bgh]Y[  
XYg`j`Yf`\_`Y`fgUi`Z`\_ca`a`Ybg`Ui`Z`dc`b]gW`Yf`GY]hY`[ YZØ\fh`Gc`[ ]Vh  
Yg`a`]h`Yfk`Y]Y`GhUi`gž`X]Y`g]W`Xi`fW`X]Y`?cbhfc``Yb`Yf[ YVYb``8Ug  
6i bXYg]bbYba`]b]ghYf]i`a`\_]b`8Yi hgW`UbX`ØVYfd`fØZh`bi`b  
@Øgi`b[ Ybž`i`a`\_`Ui`W`\_`Ui`Z`XYi hgW`Yf`GY]hYž`j`cf`U``Ya`\_`Ui`Z`XYf  
5i hcVU`b`%&]b`6fUbXYbVi`f[ ž`GhUi`g`ni`\_j`Yfa`Y]XYb``8Yf  
A`]b]ghYfd`f`Åg]XYbh`j`cb`6fUbXYbVi`f[ ž`8]Yha`Uf`K`c]X`\_Yž`g]Y`h`\_`Y]f  
6YXUfZ`ZØf`a`Y`f`Ni`gUa`a`YbUfVY]h`ink`]gW`Yb`XYb`@`AbXYfb`i`bX  
\_`h`[ Ya`Y]bgUa`Y`?cbhfc``Yb`ZØf`Y]bY`g]bbj`c``Y`\_`@Øgi`b[ "

8]Y`Ghfi`\_hi`fYb`XYf'; fYbn\_cbhfc``Yb`g]bX`Y]b`gYbg]V`Yg`H`Ya`U`  
GY]h`C`\_hcVYf`&\$&'`g]bX`]a`\_`F`U`a`Yb`j`cb`gh]W`dfcVYb`\_UZhYb  
?cbhfc``Yb`6i bXYgdc`n]ghYb`]a`\_9]bgUhmž`i`a`\_]ffY[ i`\_`ÅfY`A`][ fUh]cb  
ni`VY[ fYbnYb``8]YgY`A`U» bU`a`Yb`\_UVYb`VYfY]hg`]bhYfbUh]cbU`Y  
5i`Za`Yf`\_gUa`\_Y]h`YffY[ h`i`bX`k`YfXYb`j`cb`j`YfgW`]YXYbYb  
dc`]h]gW`Yb`5`\_hYi`fYb`\_f]h]gW`VYhfUW`hYh`K`]Y`X]Y`**N8**:`\_VYf]W`hYhž  
k`]fX`X]Y`8]g\_i`gg]cb`ØVYf`X]Y'; fYbnYb`\_`]bUi`g`[ YZØ\fhž`XU`Ui`W`  
UbXYfY`Yi`fcd`Å]gW`Y`@`AbXYf`k`]Y`²`ghYffY]W`i`bX`8`AbYa`Uf`\_`Ui`Z  
X]Y`XYi`hgW`Yb'; fYbn\_cbhfc``Yb`fYU[ ]YfYbž`X]Y`VYfY]hg`gY]h`&\$%\*  
]b`j`YfgW`]YXYbYb`:`cfa`Yb`VYgh`\_`Yb`"

## 9]b`5i`gV`]W\_`Ui`Z`X]Y`Ni`\_i`bZh

8]Y`@U[ Y`V`Y]Vh`gdUbbYbX.`; Y`h`X]Y`Ni`gUa`a`YbUfVY]h`ink`]gW`Yb

8Yi hgW\`UbX`i bX`Dc`Yb`]b`F`JW\hi b[ `Y]bYg`VY]XgY]h][ Yb`J`Yfn]W\hg  
 Ui Z?cbhfc``Ybž`\_ÖbbhY`X]Yg`XYb`K`Y[ `ZØf`Y]bY`c`ZYbYfY`i bX  
 j`JY`Y]W\h`Ui W\`Ufa`cb]gW\YfY`; fYbndc`]h]\_`YVbYb``Dc`Ybg  
 FY[ ]Yfi b[ gW\YZ`8`cbU`X`Hi`g\_`U`h`XYbbcW\`6YXYb`\_Ybž`g]Y\`h`X]Y  
 XYi hgW\Yb`D`ÄbY`U`g`]bU`nYdhUVY`U`b`i bX`k`Ufbhj`cf`Y]bYf  
 ; YZÄ`fXi b[ `XYg`GW\Yb[ Yb!5V`\_ca`a`Ybg``C`V`g]W\`X]YgY  
 dc`]h]gW\Yb`:`fcbhYb`Ui`Z`ÖgYb`c`XYf`k`Y]hYf`j`Yf\`ÄfhYbž`V`Y]Vh  
 UVni`k`UfhYb``9]b`[`i`hYg`<`ÄbXW\Yb`]b`X]YgYf`\`Y]\_`Yb  
 5b[ Y`Y[ Yb\`Y]h`k`ÄfY`Y`XcW\`ZØf`U``Y`6YhY`][ hYb`j`cb`J`cfhY`]"

8]Y`Dc`]h]\_`k`]fX`k`Y]hYf\`]b`Y]b`5i`[ Y`Ui`ZX]Y`9bhk`]W`\_i`b[ Yb`\`UVYb  
 a`ØggYbž`i`a`XYb`<`YfUi`gZc`fXYfi`b[ Yb`XYf`A`][ fUh]cb`[ YfYW\h`ni  
 k`YfXYb`i`bX`[ `Y]W\`nY]h][ `X]Y`G]W\Yf\`Y]h`Ub`XYb`; fYbnYb`ni  
 [ Yk`Ä`f`Y]ghYb``8]Y`b`ÄW\ghYb`GW\f]hY`\_`ÖbbhYb`k`Y[ k`Y]gYbX`gY]b`  
 gck`c`\`ZØf`8Yi`hgW\`UbX`U`g`Ui`W\`ZØf`Dc`Yb`"

8YhU]`g	
C`f`h	J`c`f`d`c`a`a`Y`f`b`!`;`f`Y]Z`g`k`U`X`ž`8Yi`hgW\`UbX
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"XYi`hgW\`UbX`Zi`b`_"XY</li> <li>• k`k`k`"nY]h"XY</li> <li>• k`k`k`"nXZ\`Yi`hY"XY</li> </ul>

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