

? Ò`bYf`< U]Y. `6fØW\_a Ubb `ØVYfb]a a h`XUg  
Hcf` `BYi Y`ÿfU`VY[ ]bbh°

: Y`]l `6fØW\_a Ubb`k YW`gY`h`&\$&) `U`g`bYi Yf`Hcf`ØhYf`ni `XYb  
? Ò`bYf`< U]Yb`j cb`XYb`5X`Yf`A Ubb`Y]a ""9]b`ghUf`\_Yf  
BYi ni [ Ub[ `ZØf`X]Y`89@'



? Ò`bž`8Yi hgW`UbX`!` : Y`]l `6fØW\_a Ubb`k ]fX`XYf`bYi Y`Hcf`ØhYf  
XYf`? Ò`bYf`< U]Y""8Yf" ( !`Å`f][ Y`GW`i gga Ubb`k YW`gY`h`j cb`XYb  
5X`Yfb`A Ubb`Y]a `Ub`XYb`F`Y]b`i bX`U`h`Y]bYb`Nk`Y]`U`f`Y`g`j`Y`fhf`U`  
i`bhYfgW`f]YVYb""9f`hf]h`X]Y`B`UW`Zc`[ Y`j`cb`ž`]i`g`<i`XUW`\_`Ubž`XYf  
X]Y`<U]Y`j`Yf`UggYb`U`hž`i`a`gY]bY`?`Uff]YfY`]b`8fYgXYb  
Zcfhni`gYhnYb""6fØW\_a Ubb`k ]fX`ni`gUa`a`Yb`a`]h`XYa`&(!`Å`f][ Yb  
HcV]Ug`5bW]W`U`XUg`Hcf`ØhYf!8`i`c`XYf`? Ò`bYf`< U]Y`ZØf`X]Y  
\_ca`a`YbXY`GU]gcb`XYf`8Yi`hgW`Yb`9]g`c`W`Ym`@[`U`fB`9@L`V]`XYb`  
?97!GdcfhX]fY`\_hcf`A`Uhh`]Ug`6U`Xmg`Ài`»`YfhY`g]W`dcg]h]j`ØVYf`X]Y  
BYi`j`YfdZ]W`hi`b[`i`bX`VYnY]W`bYhY`XUg`8`i`c`U`g`gY`f`ghUf`\_`"

⇒`gY]bYf`V]g`Yf][`Yb`?`Uff]YfY`U`h`6fØW\_a Ubb`'`++`89@DUfh]Yb  
UVgc`j`]Yfh`⇒`XYb`Y`hnhYb`ZØb`Z`Gd]Y`nY]hYb`gd]Y`hY`Yf`ZØf`X]Y`5X`Yf`

A Ubb\Y]a ž'bUWXYa 'Yf'ni j cf'j cb'&\$%%'V]g'&\$%( 'Xcfhk Uf"  
8Unk]gWYb'hfi [ 'Yf'j cb'&\$%( 'V]g'&\$&\$'XUg'Hf]\_ch'XYf'; f]nn`mg  
K c`ZgVi f[ "'GY]bY'dfcZYgg]cbY`Y'@Ui ZVU\b'VY[ Ubb'VY]a '9<7  
: fY]Vi f[ ž'j cb'k c'Ui g'Yf'&\$\*\$'ni 'XYb'ž b[ UX'Yfb'k YW'gY'hY"'ž  
XYf'UV[ Y'Ui ZYbYb'89@GU]gcb'\_Ua '6fØW\_a Ubb'Ui Z'&' '9]bgÀhnY  
a ]h'Y]bYf': Ub[ ei chY'j cb', - ž( 'DfcnYbh"

## 9fZU\fi b[ Yb'i bX'9fZc`[ Y

: Y]l '6fØW\_a Ubb'\_Ubb'Ui ZY]bY'VYY]bXfi W\_YbXY']bhYfbUh]cbU'Y  
?Uff]YfY'ni fØW\_V`]W\_Yb"'9f'\Uh'gY]h'&\$%&']bg[ YgUa h'(\$'Gd]Y'Y'ZØf  
X]Y'XYi hgW'Y'9]g\cW\_Ym!B Uh]cbU'a UbbgW'UZh'VYghf]hhYb'i bX  
bU\ a 'Ub'nk Y]K Y'ha Y]ghYfgW'UZhYb'gck ]Y'XYb'C'ma d]gW'Yb  
Gd]Y'Yb'&\$&&]b'DY\_]b[ 'hY]"ž'XYf'YhnhYb'GU]gcb'j Yf'cf'Yf'gY]bYb  
GhJa a d'Uhn'Ub'5fbc'H]YZbgY'Yž'XYf']b'&- '9]bgÀhnYb'Y]bY  
: Ub[ ei chY'j cb' - %ž&'DfcnYbh'Yfn]Y'hY"'Hfch'X]YgYf  
<YfUi gZcfXYfi b[ 'nY][ h'g]W'6fØW\_a Ubb'cdh]a ]gh]gW' i bX'ZFYi h  
g]W'Ui Z'X]Y'bYi Y'<YfUi gZcfXYfi b[ ]b'?Ø'b"

8]Y'?Ø'bYf'<U]Y'dfÀgYbh]YfYb'6fØW\_a Ubb'b]W'h'bi f'U'g  
YfZU\ fYbYb'Gd]Y'Yfž'gcbXYfb'Ui W'U'g'F ØW\_\U'h'ZØf'X]Y  
Ui ZghfYVYbXYb'HU'YbhY'XYg'HYUa g"'9f'k ]fX'X]Y'F ØW\_Ybbi a a Yf  
- \$'hfU[ Yb'i bX'\Uh'VYfY]hg'VYhcbž'XUgg'Yf'g]W'gY'f'Ui Z'X]Y  
l bhYfghØhni b[ 'XYf'?Ø'bYf': Ub'g'ZFYi h'8]Y'[ fc»Y': Ub[ Ya Y]bXY'XYf  
'Ø'bYf'<U]Yž'X]Y'%- -) 'U'g'YfghYf'XYi hgW'Yf'9]g\cW\_Yma Y]ghYf'XYf  
89@]b'X]Y'; YgW]W'hY'Y]b[ ]b[ ž'k ]fX'g]W'Yf'W'[ YgdUbb'higY]b'Ui Z  
X]Y'\_ca a YbXY'Gd]Y'nY]h'i bX'k ]Y'g]W'XUg'bYi Y'Hcf\ØhYf!8i c  
gW'U[ Yb'k ]fX"

8]Y'89@ž'[ Y[ fØbXYh'%- - ( ž[ ]'h'U'g'X]Y'\ØW'ghY'9]g\cW\_Ym!  
Gd]Y'\_UggY']b'8Yi hgW'UbX"'G]Y'ØghY'X]Y'9]g\cW\_Ym!6i bXYg'] [ U  
UV'i bX'ZØ\fh'X]Y'@[ U'Xi fW'Y]bY'Y][ Ybg'[ Y[ fØbXYhY  
6Yhf]YVg[ YgY'gW'UZh'"8]Y'a Y]ghYb'HYUa g'XYf'@[ U'hfU[ Yb  
H]YfbUa Ybž'À\b]W'k ]Y]b'XYf'B<@'8]Y'FY'\_cfXa Y]ghYf'XYf'89@  
g]bX'X]Y'9]gVÀfYb'6Yf']b'a ]h']bg[ YgUa h', 'A Y]ghYfh]hY'bž[ YZc`[ h  
j cb'XYb'5X'Yf'A Ubb\Y]a ž'X]Y'U'g'g]YVYba U'] [ Yf'A Y]ghYf  
Ui ZhfYhYb"

: Y`|l `6fØW\_a Ubb`Vf]b[ h`b]W`h`bi f`9fZU`fi b[ ž`gcbXYfb`Ui W`Y]bYb  
 VYY]bXfi W\_YbXYb`@Y]ghi b[ gUi gk Y]g`b`X]Y`? Ò`bYf`<U]Y`a ]h`8 ]Y  
 : Ubg`XØfZYb`Ui Z`Y]bY`gdUbbYbXY`GU]gcb`cZZYbž`]b`XYf`XYf`bYi Y  
 Hcf`ØhYf`gY]bYb`D`Uhn`]a `? UXYf`VY`Ui dhYb`i bX`a Ò[ `]W`Yfk Y]gY  
 ni f`F ØW`\_Y`f`XYf`<U]Y`ni `U`hYb`; `cfm`VY]hfU[ Yb`\_Ubb"

: Øf`k Y]hYfY` ðZcfa Uh]cbYb`ØVYf`X]Y`8 9@i bX`]\fY`; YgW`]W`hY  
 VYgi W`Yb`G]Y`9]g`c`W`\_Y`m`GhUh]gh]\_Yb"

8YhU]`g	
J c fZU``	Gcbgh][ Yg
C fh	? Ò`bž`8Yi hgW`_UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "_ghU"XY</li> <li>• k k k "YI dfYgg"XY</li> <li>• k k k "Y]g`c`W`_Y`m`ghUh]gh]_Yb"XY</li> </ul>

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