

? f]Y[ gj YfVfYWX Yf`]b`8 Yi hgWX`UbX.  
; YfYWX h][ \_Y]h`cXYf`J YfghYW\_gd]Y`3

I bhYfgi WXi b[ `j cb`?f]Y[ gj YfVfYWX Yfb`]b`8 Yi hgWX`UbX.  
9I dYfhYb`VY`Yi WXhYb`; YfYWX h][ \_Y]h`i bX`fYWX h]WX Y  
<YfUi gZcfXYfi b[ Yb`]a`DcXWUgh/ ei ch/5a bYgh]Y  
8Yi hgWX`UbX/ ei ch`"



6Yf`]bž`8 Yi hgWX`UbX`!`8]Y` : fU[ Yž`cV`8 Yi hgWX`UbX`Y]b`g]WX YfYf  
< UZYb`ZØf`? f]Y[ gj YfVfYWX Yf`]ghž`VYgWX`ÅZh][ h`b]WX h`bi f`š`f]ghYbž  
gcbXYfb`Ui WX`X]Y`VYhfcZZYbY`; YgY`gWX`UZh`" `b`XYfb`Yi Yb`GYf]Y  
5a bYgh]Y`8Yi hgWX`UbX``Ui ZK`8F`) ž`a`cXYf]Yfhj`cb`5nUXÆ  
DY`a`Ybž`k`]fX`X]YgYf`Vf]gUbhY`H\Ya`Uh]`\_`h]YZ[ fØbX][  
bUWX`[ Y[ Ub[ Yb`"8]Y`ZØbZhY`][ Y`FY]`Y`VY`Yi WXhYh`i`Å`Y`j`cb  
?f]Y[ gj YfVfYWX Yfbž`X]Y`hfc`h`]\`fYf`; f`Ai`Y`hUhYb`]b`8 Yi hgWX`UbX  
`VYb`i`bX`gca`]h`X]Y` : fU[ Y`Ui`Zk`YfZYbž`k`]Y`k`Y]h`XUg`GhfYVYb`bUWX  
; YfYWX h][ \_Y]h`fY]WX Yb`\_`Ubb`"; YfUXY`X]Y`5i`gY]bUbXYfgYmi`b[ `a`]h  
C`VYfgh`5bk`Uf`F`Ug`Ubž`Y]bYa`Y`Y`Ya`U`][ Yb`; Y`Y]a`X]YbghYf`Ui`g  
Gmf]Ybž`[ ]Vh`Y]bYb`Y]bgWX`ØWX`hYfb`XYb`9]bV`]W`\_]b`XUgž`k`Ug`]b  
8Yi hgWX`UbX`a`Ö[ `]WX`gWX`Y]b`h`9]b`; YZØWX`hYhYf`Yf`\_`Ubb`hY`]\`b`]b

6Yf`j b`i bX`\_cbZfcbh]YfhY`]\b`a` ]hgY]bYb`J YfvfYWX Ybž`X]Y`]a  
DfcnYgg`j cb`?cV`Ybn`H\Ya U`k UfYb`"8UVY]`k ]fX`X]Y` : fU[ Y`XYf  
; YfYWX h][ \_Y]h`ZØf`X]Y`CdZf`]a a Yf`k ]YXYf`bYi`Ui Z[ Yfc`h`"Ø 8FQ  
VYf]WX hYh`XUfØVYfž`k ]Y`Ui WX`@ ]g`?mVi f[ žY]b`Uf[ Ybh]b]gWXYf  
A ]]hÅf`\_ca a UbXUbhž`i bVY\Y`][ h`]b`6Yf`]b`YVhž`cVk c\`Yf`k Y[ Yb  
J YfvfYWX Yb`[ Y[ Yb`X]Y`A YbgW`]WX`\_Y]h`[ Ygi WX`h`k ]fX`"K Ufi a`k ]fX  
Yf`b]WX`h`bUWX`5f[ Ybh]b]Yb`Ui g[ Y`]YZYfh3

9]bY`XYf`Ua`k Y]hYghYb`j YfvfY]hYhYb`9bhgW`i`X][ i b[ Yb`ZØf`X]Y  
I bhÅh][ \_Y]h`]gh`XUg`ZY`Yf\UZhY` : i b`\_h]cb]YfYb`]bhYfbUh]cbU`Yf  
; YgYhnY`"8Yf`6i bXYghU[ `Uh`XYb`<c`cXca cfž`Y]bYb`J Ò`\_Yfa cfXž  
XYf`]b`XYb`%-` \$Yf! ÷\fYb`V]g`ni`g]YVYb`A ]`]cbYb`I`\_fU]bYf`XUg  
@VYb`\_cghYhYž`U`g` A cfX`Xi fW`<i b[ Yf`UbYf`Ub`bh`"8 ]Yg`gYbXYh  
Y]b`ghUf`\_Yg`dc`]h]gW`Yg`NY]WX`Ybž`]gh`UVYf`j Yf`\_bØdZh`a` ]h`XYf  
HUhgUWX`Yž`XUgg`X]Y`5i ZUfVY]hi b[ `gc`WX`Yf`A UggYb[ Yk`U`h  
÷\fnY\bhY`XUi Yfb`\_Ubb`"ØYi hgW`UbXZ`b`Q\YVh`Yfj cfž`XUgg  
X]Y`↑ f]gh]gW`Y`8YZ]b]h]cb`j cb`J Ò`\_Yfa cfXž`X]Y`%-` ( `j cb`F Ud\UY`  
@Ya`\_]b`[ YdfÅ[ h`k`i fXY`i bX`]b`XYf`I`B!; Ybcn]X!`?cbj Ybh]cb`j cb  
%-` ( ,`ZYgh[ Y\U`hYb`]ghž`gck c\`fYWX`h]WX`Y`U`g`Ui WX`dc`]h]gW`Y  
6YXYi hi b[ `Uh`"8 ]YgY`?cbj Ybh]cb`]gh`Y]bY`FYU`\_h]cb`Ui Z`X]Y  
; fÅi Y`hUhYb`XYf`B Uh]cb`U`gcn]U`]ghYb`i bX`gW`]Y» hi`a` a`i b]hÅh`ZØf  
GhUUhg`cVYf\Åi dhYf`Ui gž`k Ug`ZØf`X]Y`J YfZc`[ i b[ `j cb  
?f]Y[ gj YfvfYWX`Yfb`]b`8Yi hgW`UbX`j cb`nYbhU`Yf`F`Y`Yj Ubn`]gh"

## J Ò`\_Yfa cfX`i bX` ; YfYWX h][ \_Y]h

5VYf`k Ug`XYZ]b]Yfh`Y][ Ybh]WX`Y]bYb`J Ò`\_Yfa cfX3`@Ui h`XYf`I`B!  
; Ybcn]X!`?cbj Ybh]cb`g]bX`Yg`HØhi b[ Ybž`XUg`Ni ZØ[ Yb`j cb  
gW`k YfYa`@Y]X`cXYf`XUg`[ Yn]Y`hY`<YfVY]ZØ`fYb`j cb  
@VYb`gVYX]b[ i b[ Ybž`X]Y`Ui Z`X]Y`NYfghØfi b[ `Y]bYf` ; fi ddY  
UVn]Y`Yb`"Q Ò`\_Yfa cfX`\_cbj Ybh]cbQgdf]WX`h`]b`X]YgYa  
Ni gUa`a Yb`Ub[ `j cb`<UbX`i b[ Ybž`X]Y`Ub`bUh]cbU`Ybž`Yh`b]gW`Ybž  
fUgg]gW`Yb`cXYf`fY`][ ]ØgYb` ; fi ddYb`VY[ Ub[ Yb`k YfXYb`"8 ]YgY  
8YZ]b]h]cb`ghY`h`g]WX`Yfž`XUgg`XYf`J cfgUhn`ni`f`J Yfb]WX`hi b[ `VYfY]hg  
U`g`J Ò`\_Yfa cfX`[ Yk`YfhY`h`k ]fXž`i bUV\Åb[ ][ `XUj cbž`k ]Y`j ]Y`Y  
A ]h[ `]YXYf`hUhgÅWX`]WX`[ YhØhY`h`k`i`fXYb`"

8cWX`Ui WX`XYf`6`]W`]b`X]Y`J Yf[ Ub[ Yb`Y]h`c`ZY`bVUfhž`XUgg`XUg

GhfYVYb`bUW` ; YfYW`h[\_Y]h`cZ`h]bg`GhcW\_Yb`[ Yf`A`h" `#`XYf`Y`h`hYb  
 : c`[ Y`j`cb` `5a` bYgh]Y`8Yi`hgW`UbX` `k`]fX`XUg`G]j` Ug!5hYb`hU`h]`cb  
 %-`-` `h`Y`a`U]g]Yf`h`z`VY`]`XYa` `#`g`Ua` `]ghYb`Y]b`<`chY`U`b`n`Ø`b`XY`h`Y`b`z`]b  
 XYa` `U`Y`j`h]gW`Y` : Ygh]j`U`h`Y`]`b`Y`a` Yf`c`[ ]Yf`h`Y`b`"9]b][ Y`XYf`H`A`h`Yf  
 `YVYb` `Yi` hY` `#`Y`f`n`Y`b`hY`gd`A`h`Yf`bc`W`]a` a` Yf`i` b`VY`Y`][`h]b  
 8Yi`hgW`UbX`"K`Ufi`a` ` [ fY]Z`h`Y`]Yf`XUg`K`Y`hf`Y`W`hgdf]bn]d`b]W`h3  
 8]YgY` : fU[ Yb`gW`k`]b[ Yb`Xi`fW`X]Y`[ YgUa`hY`GYf]Y`i`bX`nY][ Yb  
 Ui`Z`XUgg`Yg`i`a` `k`Y]h`a`Y`f`[ Y`h`U`g`i`a` `↑`f]gh]gW`Y  
 Ni`gW`fY]Vi`b[ Yb`"@Y`h`h`]W`]gh`Y`g`Y]bY`[ YgY`gW`U`Z`h]W`Y`5i`Z[ UVY`z  
 gck`c`X]Y`j`Yf[ Ub[ Yb`Y]h`Ui`Zni`UfVY]hYb`U`g`Ui`W`X]Y`k`Y]W`Yb  
 : fU[ Yb`XYf`A`YbgW`]W`\_Y]h`ni` `VY`Ub`hk`cf`h`Y`b`"

8Ug`@YVYb`a` `]h`gc`W`Y`b`i`b[ Y`Ø`ghYb` : fU[ Yb`Z`cfXYf`h`b]W`h`bi`f  
 ↑`f]gh]gW`Y`5i`ZUfVY]hi`b[ ž`gcbXYfb`Ui`W`Y]b`[ YgY`gW`U`Z`h]W`Y`g  
 l`a`XYb`\_Yb`" `#`5bVYhfUW`h`XYf`[ YgW`]W`h]W`Yb`@Ugh`a`U[ `XYf`K`Y[  
 ni`f` ; YfYW`h[\_Y]h`ghY]b][ `gY]b`ž`XcW`Yf`Z`Ø`f`h`nk`Ub[ g`A`i`Z[ `ØVYf  
 5i`Z`\_`A`fi`b[ `i`bX`\_f]h]gW`Y`5i`gY]b`UbXYfgY`hni`b[ Yb`"@UggYb`k`]f`i`bg  
 ØVYffUgW`Yb`ž`k`Y`W`Y`9b`hk`]W`\_i`b[ Yb`]b`XYb`\_ca`a`YbXYb  
 A`cbU`h`Y`b`gck`c`X]Y`f`Y`W`h]W`Yb`F`U`a`YbVYX]b[ i`b[ Yb`U`g`Ui`W`  
 i`bgYf`[ YgY`gW`U`Z`h]W`Y`g`6Yk`i`gghgY]b`df`A[ Yb`k`YfXYb`"

8YhU]`g	
C`f`h	6Yf`]b`ž`8Yi`hgW`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k %"k Xf"XY</li> <li>• k k k "XYi hgW`UbXZi b_"XY</li> <li>• k k k "j cY`_Yfa cfX`cbj Ybh]cb"XY</li> </ul>

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