

# A c nUfh\_i [ Y`b!< YfghY``i b[ `Xfc\h`XUg 5i g. `GU`nVi f[ `GWc\_c`UXY`d`Y]hY`°

GU`nVi f[ `GWc\_c`UXY`VYUbfU[ h`YfbYi h`ϕgc`j Ybn/  
Z]bUbn]Y``Y`DfcV`Ya Y`Z0\`fYb`ni f`GW`]Y»i b[ `]b`i; f0X][ ž`bYi Y  
5fVY]hgd`ÀhnY`[ Yd`Ubh"



; f0X][ ž`2 ghYffY]W`!`8Yf`G0»][ \_Y]hYb!<YfghY``Yf` GU`nVi f[  
GWc\_c`UXY`ghY\h`YfbYi hj cf`Y]bYa `Z]bUbn]Y``Yb`8YgUghYf"°<Yi hY  
k i fXY`VY`\_Ubbhž`XUgg`XUg`i bhYfbY\`a Yb`Y]bYb`?cb\_i fgUbfU[  
VY]a `GU`nVi f[ Yf`@UbXYg[ Yf]W`h[ YghY``h`Uh"8]Yg`k i fXY  
VYgcbXYfg`U`Ufa ]YfYbXž`XU`X]Y`i :]fa U`VYfY]hg`]a `ϕ\`f`&\$&%`]b  
ϕgc`j Ybn`[ ]b[ `i bX`Y]b`GUb]Yfi b[ gj YfZU\`fYb`Y]b`Y]hYhYž`XUg  
`YXcW`[ YgW`Y]hYfh`]gh"8Yf`VY`\_UbbhYghY`5fh]\_Y`XYg  
I bhYfbY\`a Ybgž`X]Y` 9W`hY`GU`nVi f[ Yf`A c nUfh\_i [ Y` ž]gh]b  
Gi dYfa Àf`hYb`k ]Y`9XY`\_U`i bX`5`X]`k Y]h\]b`Yf\`À`h]W`i bX`\Uh  
gca ]hY]bY`[ fc»Y`?i bXYbVUg]g"

8]Y`U\_hi Y``Yb`Z]bUbn]Y``Yb`DfcV`Ya Y`g]bX`[ fUj ]YfYbX"° GU`nVi f[  
GWc\_c`UXY` `Ubb`gY]bY`GW`i`XYbž`X]Y`g]W`Ui ZYhk U`+ž+

A ]`]cbYb'9i fc`VY`Ui ZYbž'b]W'h'a Y`f`VY[ `Y]WXYb"i fgdf0b[ `]W  
gc``hY`XUg'i bhYfbY\`a Yb`V]g': YVfi Uf`&\$&) `U``Y`J YfV]bX`]W`\_Y]hYb  
UVhfU[ Ybž`XcW`XYf`K Yfh`XYf'; i hUW`hYb`Z0f`XYb`GhUbXcfh`]b  
; f0X][ `Z]Y``[ Yf]b[ Yf`Ui g`U`g`Yfk UfhYhž`k Ug`X]Y`D`ÀbY  
Xi fW`\_fYi nhY"

## DfcXi \_h]cb`i bX`5fVY]hgd`Uhnj Yf`i gh

6YfY]hg`9bXY`&\$&( `k i fXY`X]Y`DfcXi \_h]cb`XYf`A`cnUfh\_i [ Y`b`Ua  
GhUbXcfh; f0X][ `Y]b[ YghY``h`5``Y`), `A`]hUfVY]hYfž`X]Y`V]g`ni  
X]YgYa`NY]hdi b`\_h`VYgW`ÀZh][ h`k UfYbž`\UVYb`a`]h`Yfk Y]`Y`\fY  
GhY``Yb`j Yf`cfYb``8]Y`DfcXi \_h]cb`k`]fX`bi b`Ub`nk Y]`k Y]hYfY  
GhUbXcfhY`]b`HgW`YW`]Yb`j Yf`U[ Yfhž`X]Y`X]Y`GW`Y`Y»i b[ `]b`; f0X][  
Ui ZZUb[ Yb`gc``Yb``8]YgY`l a ghfi \_hi f]Yfi b[ `nY][ hž`k ]Y`gW`k ]Yf][  
X]Y`@U[ Y`Z0f`XUg'i bhYfbY\`a Yb`]ghž`XUg`g]W`]b`Y]bYa`j cb  
`b`gc`j Ybn`[ YdfÀ[ hYb`l a Z`X`VYZ]bXYh"

8]Y`; fi bXgh0W`\_Y`i bX`X]Y` : UVf[\_]`b`; f0X][ `k i fXYb`VYfY]hg  
j Yf`\_Ui Zh``9]bY`GU`nVi f[ Yf``b] YghcfYb[ fi ddY`\Uh`X]Y  
@]Y[ YbgW`UZhYb`Yfk cfVYbž`X]Y`a`]h`Y]bYa`k Yfh`j cb`Yhk U`-ž-  
A ]`]cbYb'9i fc`VYk YfhYh`k i fXYb``8]YgY``b] YghcfYb`d`UbYbž`Ui Z  
XYa`5fYU`60fcg`i bX`l bhYfbY\`a Yb`Ubni g]YXY`bž`k Ug`ni f  
GW`UZZ b[ `j cb`` \$`\$`V]g`(\$`\$`bYi Yb`5fVY]hgd`ÀhnYb`VY]hfU[ Yb`gc``"  
8]Yg`\_0bbhY`Y]bY`d cg]hj Y`K YbXi b[ `Z0f`X]Y`FY[ `]cb`XUfghY``Ybž`X]Y  
Xi fW`X`Yb`J Yf`i gh`XYf`GhY``Yb`VY]` GU`nVi f[ `GW`c`c`UXY` `VYfY]hg  
gW`k Yf`VYhfcZZYb`]gh"

## ; `Ài V][ Yf`i bX`k Y]hYfY`J cf[ Y`Yb`gk Y]gY

8]Y`; `Ài V][ Yf`XYg`l bhYfbY\`a Ybg`\UVYb`X]Y`A`0[ `]W`\_Y]hž`]fY  
: cfXYfi b[ Yb`VY]a`?fYX]hgW`i mj YfVUbX`j cb`%, +\$`f?GJ%, +\$Ł  
Ubni a`Y`XYb``: 0f`X]Y`6YhfcZZYbYb`V`Y]Vh`ni` `cZZYbž`XUgg`]b`XYf  
5V`k ]W`\_i b[ `XYg`?cb`\_i fgj YfZU`fYbg`Y]bY`ni Zf]YXYbghY``YbXY  
@0gi b[ `[ YZ] bXYb`k ]fX``8]Y`G]hi Uh]cb`XYf` GU`nVi f[ `GW`c`c`UXY  
nY][ hY]ba U`a Y`f`X]Y`<YfUi gZcfXYfi b[ Ybž`a`]h`XYbYb`j ]Y`Y  
l bhYfbY\`a Yb`]b`XYf`\Yi h][ Yb`K`]fhgW`UZh`\_cbZfcbh]Yfh`g]bX"

8Yf`: U``j cb` GU`nVi f[ `GW`c`c`UXY`\_]gh`\_Y]b`9]bnY`ZU``Gc`k ]fX`]b

XYb`U\_hi Y`Yb`GhUh]gh]\_Yb`ni`ϕgc`j YbnYb`XYi h]Włż`XUgg`X]Y`NU\`  
 XYf`?cb\_i fgUbhfÀ[ Y`]b`8Yi hgWł`UbX`\Ài Z][`UbghY][ hi bX  
 I bhYfbY\`a Yb`Zcfhk À\`fYbX`]b`k ]fhgWł UZh]WłY`GWłk ]Yf][`\_Y]hYb  
 [ YfUhYb":`Øf`k Y]hYfY`ϕZcfa Uh]cbYb`ni`ϕgc`j YbnYb`i bX`XYb  
 U\_hi Y`Yb`HfYbXg`j Yfk Y]gYb`k ]f`Ui Z`X]Y`K YVgY]hY`XYg`  
**GhUh]gh]gWł Yb`6i bXYgUa hYg"**

8]Y`9bhk ]W`\_i b[ Yb`fi bX`i a` GU`nVi f[`GWłc`\_c`UXY`\_g]bX`Y]b`ϕX]n  
 ZØf`XYb`ZfU[ ]`Yb`Ni ghUbX`j ]Y`Yf`I bhYfbY\`a Yb`i bX`k YfZYb`:`fU[ Yb  
 ni f`B UWł\`U`h][`\_Y]hi bX`GhUV`]h`h`b`XYf`@YVYbga ]hhY`]bXi ghf]Y  
 Ui Z`

8YhU]`g	
JcfZU``	ϕgc`j Ybn
Cfh	; fÖX][`ż`² ghYffY]Wł
GWł UXYb`]b`	++\$\$\$\$\$
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "XYfk YghYb"XY</li> <li>• k k k "\Yi hY"Uh</li> <li>• k k k "XYghUh]g"XY</li> </ul>

6Ygi WłYb`G]Y`i bg`Ui Z.`b!U[ "bYh