

B ]Wc`Î `HfYgc`X]`k YWgY`h`ZØf  
F Y\_c fXUV`ÒgY`j cb`< Ubbcj Yf`- \* `bUWg  
6fØ[ [ Y

B ]Wc`Î `HfYgc`X]`k YWgY`h`j cb`< Ubbcj Yf`- \* `ni a `: 7`6fØ[ [ Y"  
8Yf`&\$!`À\`f][ Y`GhØfa Yf`i bhYfgWgY]Vh`V]g`&\$&- ž  
5V`ÒgYgi a a Y. `A ]``cbYb"



< Ubbcj Yf`ž 8Yi hgWg`UbX`!`B ]Wc`Î `HfYgc`X]`ž XYf`hU`Ybh]YfhY  
&\$!`À\`f][ Y`GhØfa Yf`j cb`< Ubbcj Yf`- \* `ž`U`h`X`Y`b`J`Y`f`Y]b`j`Y`f`U`gg`Y`b`  
i bX`k`Y`W`g`Y`h`ni`a`V`Y`[ ]gWg`Y`b`J`n`Y`a`Y`g`h`Y`f`: 7`6`f`Ø`[ [ Y`"8`Y`f`  
HfUbgZ`Y`f`g`h`Y`h`Y]b`Y`F`Y`\_`c`f`X`U`V`Ò`g`Y`Z`Ø`f`< Ubbcj Yf`- \* `X`U`f`i`b`X`k`i`f`X`Y`  
U`a` `+`" `> b]`&\$&) `c`Z`[n]Y`"V`Y`\_`U`b`b`h`[ Y [ Y`V`Y`b`"8`Y`5`V`Ò`g`Y`gi`a`a`Y`  
`Y`[ `h`]b`a` ]h`Y`f`Y`f`Y]b`g`h`Y`" [ Y`f`A` ]``cb`Y`b` \`Ò`Y`ž`k`U`g`]b`5`b`V`Y`h`f`U`W`g`h`  
X`Y`f`V]g`Y`f`][ Y`b`F`Y`\_`c`f`X`h`f`U`b`g`Z`Y`f`g`X`Y`g`J`Y`f`Y]b`g`Y]b`Y`  
V`Y`a`Y`f`\_`Y`b`g`k`Y`f`h`Y`9`b`h`k` ]W`\_`i`b`[ ]g`h`ž`k` ]Y`h`!`c`b``]b`Y`"X`Y`V`Y`f`]W`g`h`Y`h`"

HfYgc`X]`ž`XYf`gY]h`gY]b`Y`a` `%`" `@Y`V`Y`b`g`U`f`H`Y]`X`Y`f`  
J`Y`f`Y]b`g`U`\_`U`X`Y`a` ]Y`k`U`f`i`b`X`X`c`f`h`Z`Ø`b`Z`Ÿ`Y`f`Y`j`Y`f`V`f`U`W`g`h`Y`ž`U`h`]b`

< Ubbcj Yf' - \* ' ]bg[ YgUa h', \$ 'DZ]W\ hgd]Y`Y`UVgc`j ]Yfhž]b`XYbYb`Yf`  
%( `HcfY`Yfn]Y`hY`i bX`gYW\g`J cf`U[ Yb`[ UV``GY]b`J YfhfU[ `]b`  
< Ubbcj Yf` ]YZV]g`ni a `9bXY`XYf`\_ca a YbXYb`GU]gcbž`gca ]h`]gh`  
XYf`K`YW\gY``Ui W\`U`g`k ]W\h][ Yf`GW\ f]hh`Z0f`gY]bY`? Uff]YfY`ni`  
VYhfUW\hYb``8Yf`bYi Y`J YfhfU[ `VY]`6f0[ [ Y``Ai`ZiV]g`&\$&- "

## < Ubbcj Yf' - \* `i bX`X]Y`6YXYi hi b[ `XYg` HfUbgZYfg`

8]Y`HfUbgZYfUb`\_i bZi`k ]fX`j cb`< Ubbcj Yfg`; YgW\`ÀZhgZ0\`fYf`A`UfW`g`  
A`Ubb`U`g`Yb`hgW\Y]XYbX`Z0f`X]Y`Z]b`Ubn]Y`Y`GhUV]`h`Àh`XYg`?`i`Vg`]b`  
XYf`nk`Y]hYb`@[ U`\Yfj`cf[ Y\`cVYb``8]Y`5V\`Àb[ ][\_Y]h`XYg`J`YfY]bg`  
j`cb`HfUbgZYfYf`0gYb`k ]fX`XYi`h`]W\`ž`VYgcb`XYfg`]b`Y]bYf`NY]hž`]b`XYf`  
`b`j`Ygh]h]cbYb`]b`↑ b[ Y`HU`YbhY`Z0f`j ]Y`Y`?`i`Vg`Yb`hgW\Y]XYbX`g]bX`  
HfYgc`X]`gY`Vgh`Ài » YfhY`g]W\`dcg]h]j`0VYf`X]Y`bYi`Y`  
< YfUi`gZcfXYfi`b[ `i`bX`XUg`?`cbnYdhj`cb`:`7`6f0[ [ Yž`VYXUi`Yfh`  
`YXcW\`XYb`5VgW\]YX`Ui`g`gY]bYf`<Y]a`Uh`]b`< Ubbcj Yf``9f`g]Y\`h`  
X]YgY`; Y`Y[ Yb\Y]h`U`g`A`0[ `]W\`\_Y]hž`Ui`Z`\0\`YfYa`B]j`YUi`ni`  
gd]Y`Ybž`k`Ug`Ui`W\`a`]h`XYf`VYj`cfghY\`YbXYb`HY]`b`U\`a`Y`Ub`XYf`  
l`&%!9A`i`bhYfghfY]W\`hž`Ub`XYf`Yf`j`ca``%%`V]g`&, ``ž`b]Z0f`X]Y`  
XYi`hgW\Y`5i`gk`U\`hY]`bY\`a`Yb`k ]fX`ž`k ]Y`gd`c`fhgW\`Ui`"XY`Yf[`Àbnh`"

8Yf`K`YW\gY`j`cb`HfYgc`X]`gd]Y[ Y`h`Ui`W\`Y]bYb`HfYbX`k ]XYfž`XYb`  
j ]Y`Y`Yi`fcd`À]gW\Y`?`i`Vg`]bnk ]gW\Yb`j`YfZc`[ Yb``a`a`Yf`a`Y\`f`  
J`YfY]bY`Y[ Yb`K`Yfh`XUfUi`Zž`HU`YbhY`Ui`g`]\`fYb`ž`[ YbXU`\_UXYa`]Yb`  
ni`Z0f`XYfb`i`bX`g]Y`XUbb`]b`XYb`DfcZ]VYfY]W\`ni`]b`hY[ f]YfYbž`i`a`  
g]Y`gd`ÀhYf`[ Yk ]bbVf]b[ YbX`k`Y]hYfni`j`Yf`\_Ui`ZYb``8]YgY`  
9b`hk ]W`\_i`b[ `k`YW`\_h`XUg``b`hYfYggY`Ub`XYb`VYghYb`  
ž`[ YbXU`\_UXYa`]Yb`k`Y`hk`Y]h``; VYffUgW\YbXYfk`Y]gY`]gh`i`bhYf`XYb`  
Hcd`&\$`XYf`7`i`Vg`a`]h`XYf`a`Y]ghYb`ž`[ YbXZ0f`XYfi`b[ ``YX][ `]W\`Y]b`  
XYi`hgW\Yf`J`YfY]b`Ui`Z[ YZ0\`fhž`k ]Y`Zi`ggVU``hfUbgZYfg`"W`a`  
ZYghghY``h`"

## 8 ]Y`VYghYb`ž`[ YbXU`\_UXYa` ]Yb`XYf`K`Y`h`

9]b`;, VYfV`]W`\_0VYf`X]Y`Z0bZ`VYghYb`7`i`Vg`b`UW\`5bnU\`XYf`Gd]Y`Yf`  
Ui`g`XYf`Y][ YbYb`ž`[ YbX`nY][ h`

D`Uhm	J YfY]b	÷g[ YgUa h	÷a `J YfY]b	5i »Yf\U`V
%	F YU`A UXf]X	( %	+	' (
&	: 7 6UfW`cbU	' +	+	' \$
'	A UbWYghYf l b]hYX	' (	*	& ,
(	C`ma d]ei Y @mc b	&-	%&	%+
)	5h\`Yh]W 6]`VUc	&)	%+	,

8Yf`HfUbgZYf`j cb`B]Wc`Î`HfYgc`X]`]gh`b]W`h`bi`f`Y]b`k`]W`h][`Yf`  
 G`W`f]h`h`]b`g`Y]b`Yf`?`Uff]YfY`ž`gc`b`XY`fb`Ui`W`Y]b`NY]W`Y`b`ZØf`X]Y`  
 J`Yf`U[`Yfi`b[`j`cb`÷j`Ygh]h]cb`Y`b`\]b`ni`h`U`Y`bh]Y`fh`Y`b`  
 B`U`W`k`i`W`ggd]Y`Y`fb`ž`k`U`g`X]Y`Ni`\_i`b`Zi`XY`g`i`i`»`VU`g`a`U»`[`YV`]W`  
 V`Y`Y]b`Zi`gg`Y`b`k`]f`X"

8YhU]`g	
J`c`f`ZU``	G`c`b`g`h][`Y`g
C`f`h	<`U`b`b`c`j`Y`f`ž`8`Y`i`h`g`W`X`U`b`X
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k k k "h!c b`]bY"XY</li> <li>• k k k "gd c fhgW`U`i`"XY</li> <li>• k k k "Zi`gg`V`U``h`f`U`b`g`Z`Y`f`g`"W`c`a</li> </ul>

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