

# F Yb hb Yf`k Y[ Yb`Hc hgW\`U[ g`j Yfi fhY]`h. 9\YZfUi`a ]h? ]ggYb`Yfgh]W\_h°

9]b` , )!`Ä\ f][ Yf`F Yb hb Yf`k i fXY`k Y[ Yb`Hc hgW\`U[ g`ni`nk Y]`  
`U\ fYb`6Yk`Ä\ fi b[ gghfUZY`j Yfi fhY]`hž`bUW\XYa`Yf`gY]bY`  
W\ fcb]gW\`\_fUb\_Y` : fUi`Yfgh]W\_h`\UhhY"



A Ø\`Ui gYbž`8Yi hgW\`UbX`!`9]b` , )!`Ä\ f][ Yf`F Yb hb Yf`k i fXY`Ua`  
@UbX[ Yf]W\h`A Ø\`Ui gYb`k Y[ Yb`Hc hgW\`U[ g`ni`Y]bYf`  
6Yk`Ä\ fi b[ gghfUZY`j cb`nk Y]`U\ fYb`j Yfi fhY]`h`8Yf`A`Ubb`\UhhY`]a`  
`Ubi Uf`&\$&&`gY]bY` , &!`Ä\ f][ Yž`W\ fcb]gW\`\_fUb\_Y`i bX`VYh`Ä[ Yf][ Y`  
9\YZfUi`]b`XYf`B`UW\h`a` ]hY]bYa` `? ]ggYb`Yfgh]W\_h`K` ]Y`X]Y` : **5N**  
VYf]W\hYhž`\UhhY`XYf`F`Yb hb Yf`i ba` ]hhY`VUf`bUW\`XYf`HUh`X]Y`Dc`]nY`  
[ Yfi ZYb`i bX`Yf`\_`Äfhž`XUgg`Yf`gY]bY` : fUi`Yf`ÖgYb``k`c`hY`"8]Y`  
HfU[ ]\_`XYg` : U`g`k` ]fZi[ fi bX`Y[ YbXY` : fU[ Yb`ni`f`GhYfVY\`]ZY`Ui`Zž`  
VYgcbXYfg`]b`Y]bYa` `fYW\h`]W\Yb`i`a`ZY`Xž`XUg`g]W\`]b`8Yi hgW\`UbX`  
U`g`gW\k` ]Yf][`Yfk`Y]gh"

8]Y`GhUUhgUb`k`U`hgW\`UZh`Zc`fXYfhY`Y]bY`<`UZhghfUZY`j`cb`XfY]Y]b\`U`V`  
`U\ fYb`ž`d`ÄX]YfhY`Y`XcW\`Ui`Z`Hc hgW\`U[ ]b`Y]bYa` `a` ]bXYfgW\k`YfYb`

: U`"8 Ug; Yf]W h`Y b hgW ]Y Xž`X Ug`XY f; YX Ub`Y`Ub`GhY fVY\ ]`ZY  
b]W h`hfU[ ZÀ\][`gY]ž`XU`X]Y`9\Y ZFUi`b]Y`XY b`K`i`bgW`[`YÀi`»`Yfh  
\UhYž`Ui`g`XYa`@YVYb`ni`gW`Y]XYb`"J`c`fg]hnYbXY`F`]W`hYf]b;`Yf\`X  
ž`a`dYfh`i`bhYfghf]W`ž`XUgg`XUg`HÒhi`b[`gj`YfVch`UVgc`i`higY`i`bX  
XUg`@YVYb`Y]bYg`A`YbgW`Yb`b]W`h`VYk`YfhY`h`k`YfXYb`XØfZY"

## F`Y`W`h`]W`Y`5`gd`Y`\_`hY`X`Y`f`G`h`Y`f`V`Y`\`]`ZY

8]Y`G]hi`Uh]cb`fi`bX`i`a`GhYfVY\`]ZY`]b`8Yi`hgW`UbX`]gh`\_`ca`d`]n]Yfh  
i`bX`k`]fX`fY[`Y`a`À»][`j`cb`fY`W`h]W`Y`b`i`bX`Y`h\]gW`Y`b`8Y`V`U`h`Y`b  
VY[`Y]hY`h`8Y`f`z`&%+`XY`g`G`h`f`U`Z[`Y`g`Y`h`n`V`i`W`Y`g`ž`X`Y`f  
[`Y`g`W`À`Z`h`g`a`À»][`Y`G`h`Y`f`V`Y`\`]ZY`i`bhYf`G`h`f`U`Z`Y`ghY`h`ž`k`i`f`X`Y`j`ca  
6i`b`X`Y`g`j`Y`f`Z`U`g`g`i`b[`g[`Y`f]W`h`U`g`b]W`h`[`fi`b`X[`Y`g`Y`h`n`\_`cb`Z`c`f`a  
Ub[`Y`g`Y`\`Y`b`"8Y`b`b`c`W`V`Y]V`h`U`\_`h]j`Y`G`h`Y`f`V`Y`\`]ZY`j`Y`f`V`ch`Y`b`ž`[`Y`a`À»`z  
&%\*`G`h`6`\_`Ub`b`g]Y`a`]h`i`f`Y]Y`h]g`g`h`f`U`Z`Y`j`cb`g`Y`W`g`A`cb`U`h`Y`b`V]g`ni  
ZØb`Z`ž`Y`f`Y`b`V`Y`g`h`f`U`Z`h`k`Y`f`X`Y`b`ž`Y`f`\_`À`f`h`X]Y`5`b`k`U`h`c`f["`"

8Yf`DUfU[`f`U`d`\`i`bhYfgW`Y]X`Y`h`Y`X`c`W`n`k`]g`W`Y`b`j`Y`f`g`W`]Y`X`Y`b`Y`b  
:`c`f`a`Y`b`X`Y`f`G`h`Y`f`V`Y`\`]ZY`"DUgg]j`Y`G`h`Y`f`V`Y`\`]ZY`ž`k`]Y`X`U`g`J`Y`f`n]W`h`U`i`Z  
`Y`V`Y`b`g`j`Y`f`À`b[`Y`f`b`X`Y`A`U»`b`U`a`Y`b`X`i`f`W`Y`]b`Y  
DUh]Y`b`h`Y`b`j`Y`f`ZØ[`i`b[`ž`]gh`i`bhYf`V`Y`gh]a`a`h`Y`b`J`c`f`U`i`gg`Y`h`n`i`b[`Y`b  
Y`f`U`i`V`h`"b`X]f`Y`\_`h`Y`G`h`Y`f`V`Y`\`]ZY`ž`VY]`X`Y`f`g`W`a`Y`f`n`]b`X`Y`f`b`X`Y  
A`Y`X]\_`U`a`Y`b`h`Y`Y`b[`Y`g`Y`h`h`k`Y`f`X`Y`b`ž`X]Y`a`Ò[`]W`Y`f`k`Y]g`Y`X`U`g`@YVYb  
j`Y`f`\_Ø`f`n`Y`b`ž`]gh`Y`V`Y`b`Z`U`g`ni`À`gg][`"H`f`c`h`n`X`Y`a`V`Y]V`Y`b  
[`Y`g`W`À`Z`h`g`a`À»][`Y`G`h`Y`f`V`Y`\`]ZY`c`f[`U`b]g`U`h]c`b`Y`b`]b`8Yi`hgW`UbX  
j`Y`f`V`ch`Y`b`ž`k`À`f`Y`b`X`]b`@`À`b`X`Y`f`b`k`]Y`6Y`[`]Y`b`ž`X`Y`b`B]Y`X`Y`f`U`b`X`Y`b  
c`X`Y`f`@`I`Y`a`V`i`f[`]i`bhYf`V`Y`gh]a`a`h`Y`b`6Y`X]b[`]i`b[`Y`b`U`\_`h]j`Y`  
G`h`Y`f`V`Y`\`]ZY`Y`f`U`i`V`h`]gh"

## ;`Y`g`Y`g`W`U`Z`h`]W`Y`D`Y`f`g`d`Y`\_`h]j`Y`b

8]Y`H`f`U[`Ò`X]Y`X]Y`g`Y`g`i`U`g`n`Y][`h`X]Y`Y`a`c]cb`U`Y`i`b`X  
[`Y`g`Y`g`W`U`Z`h`]W`Y`?`c`a`d`Y`i`h`À`h`ž`X]Y`i`a`X`U`g`H`Y`a`U`G`h`Y`f`V`Y`\`]ZY  
\_`f`Y]gh`"H`f`c`h`n`Y]b`Y`f`g`h`Y][`Y`b`X`Y`b`@YVYb`g`Y`f`k`U`f`h`i`b[`]V`h`Y`g  
?`f`U`b`\_`Y]h`Y`b`ž`X]Y`[`f`c»`Y`g`@Y]X`j`Y`f`i`f`g`U`W`Y`b`"8Y`f`i`U`X`Y`g  
f`Y`b`h`b`Y`f`]W`Y`b`H`À`h`Y`f`g`k`]f`Z`h`n`i`X`Y`a`X]Y`i`f`U[`Y`U`i`Z`ž]b`k`]Y`k`Y`h  
5`b[`Y`\Ø`f][`Y`]b`g`c`W`Y`b`9i`h`f`Y`a`g]hi`Uh]cb`Y`b`\`U`b`X`Y`b`XØ`f`Z`Y`b`i`b`X  
k`]Y`X`U`g`F`Y`W`h`g`g`m`g`h`Y`a`\]Y`f`V`Y]f`Y`U[`]Y`f`Y`b`g`c`h`Y`"?`f]h]\_`Y`f`

VYa Åb[ Y`b`X]Y`VYghY\YbXY`F`YW`hgi`bg]W`Yf\Y]hi`bX`X]Y`i`b`\_`UfY`  
 <UZhi`b[ `j`cb`Y`fnhYbž`X]Y`]a` `?`cbhYi`hj`cb`GhYfVY\`]ZY`U[ `]YfYb`"

8Yf`F`Yb`hbYfž`XYf`gY]bY` :`fUi` ` [ Y`YVh`\Uhž`V]g`]\fY`?`fUb`\_\Y]h`g]Y`  
 ghUf`\_Y]bgW`fÅb`\_hYž`nY][`hY`]b`XYf`i`fhY`]gVY[`fØbXi`b[ ` \_Y]bY`  
 5bnY]W`Yb`j`cb`F`Yi`Y`i`bX`Yf\`Y`h`Ui`Z;`fi`bX`gY]bYg`\c\Yb`5`hYfgž`  
 XYg`;`YghÅbXb]ggYg`i`bX`ZY`\`YbXYb`J`cfghfUZYb`Y]bY`  
 6Yk`Å\fi`b[`ggfUZY`"8Yf`F`]W`hYf`k`]Yg`XUfUi`Z`\]bž`XUgg`X]Y`HUh`  
 fYW`h]W`gY\`f`bU\`Ua` `A`cfX`gY]ž`Yb`hgW`]YX`YXcW`Ui`Z[`fi`bX`XYf`  
 l`a`ghÅbXY`Ui`ZH`hgW`U[ ` "K`Å\fYbXXYggYb`[`UV`Yg`6YXYb`\_nY]h`ZØf`  
 X]Y`dc`h]gW`Y`i`bX`[`YgY`gW`UZh`]W`Y`8]g`\_i`gg]cb`ØVYf`GhYfVY\`]ZYž`  
 X]Y`]b`8Yi`hgW`UbX`bUW`k`]Y`j`cf`Y]b`Vf]gUbhYg`H\Ya`U`V`Y]Vh`"

8YhU]`g	
J`c`f`ZU``	H`c`h`g`W`\`U[
I`f`g`U`W`Y	9`f`g`h]W`_`Y`b
C`f`h	A`Ø`\`Ui`gYbž`8Yi`hgW`\`UbX
J`Y`f`Y`hnhY	%
:`Y`ghb`U\`a`Y`b	%
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"ZUn"bYh</li> <li>• k`k`k`"XfnY"XY</li> <li>• k`k`k`"Ub`k`U`h"cf[</li> </ul>

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