

K U`XVfUbX`]b` ; c \ f]gW\ \ Y]XY. `GhUf\_Yf  
F Ui W\ `VY`UghYh`6Ui hnYb`i bX` ; Òf`]hn`

B UW\ `Y]bYa `K U`XVfUbX`]b`XYf` ; c \ f]gW\ \ Y]XY`Y]XYb`X]Y  
@UbX\_fY]gY`6Ui hnYb`i bX` ; Òf`]hn`i bhYf`ghUf\_Ya  
F Ui W\ [ Yfi W\ "



6Ui hnYbž`8Yi hgW\ `UbX`!`8]Y`@U[ Y`]gh`Ub[ YgdUbbh`]b`XYb  
@UbX\_fY]gYb` ; Òf`]hn`i bX`6Ui hnYb. `GhUf\_Yf`F Ui W\ [ Yfi W\ `n]Y\h  
Xi fW\ `X]Y`F Y [ ]cbž`Ui g[ Y`Ògh`Xi fW\ `Y]bYb`VYgcf[ b]gYffY[ YbXYb  
K U`XVfUbX`]b`XYf` ; c \ f]gW\ \ Y]XYž`a `@UbX\_fY]g`A Y]»Yb`"K ]Y`X]Y`  
**GÅW\ g]gW\ Y`**VYf]W\ hYhž`k UfbhY`X]Y`]bhY[ f]YfhY`@Y]ghY`Y  
C ghgUW\ gYb`VYfY]hg`]b`XYb`ZfØ\Yb`A cf[ Ybghi bXYb`"8Yf`F Ui W\ `]gh  
b]W\ h`bi f`c`U`k U\fbY\`a`VUfž`gcbXYfb`YffY]W\ h`Ui W\ `8fYgXYb  
i bX`XYggYb`l a [ YVi b[ "

A ]h`ghUf\_Yb`K ]bXYb`Ui g`F ]W\ hi b[ `XYg`6fUbX[ YV]YhYg`k ]fX`X]Y  
F Ui W\!`i bX` ; Yfi W\ gVY`Àgh[ i b[ `ni gÅh`W\ `j YfghÅf`h`"8]Y  
: Yi Yfk Y\`f`j cb`8fYgXYb`U`h`VYfY]hg`XUfØVYf`]bZcfa` ]Yfhž`XUgg`XYf  
F Ui W\ `Ui g`i a `]Y[ YbXYb`K U`XVfUbX[ YV]YhYb`ghJa`a`h`"9]b

k ]W\h[ Yf' < ]bk Y]g'ZØf'X]Y'6Yj Ò`\_Yfi b[ . '8]Y'Bchfi Zbi a a Yf'%%&  
gc`hY'Ui ggW\`Y» `]W\`ZØf'YW\hY'BchZÀ`Y' [ Ybi hnhk YfXYb"

## < ]bhYf[ fi bX`XYg`K U`XVfUbXYg

8Yf`K U`XVfUbX`]b`XYf'; c\]gW\`Y]XY' [ ]'h'U'g`Y]bYf`XYf' [ fÒ» hYb`]b  
6fUbXYbVi f[ g'; YgW\]W\hY"Fi bX', ) \$`<Y\_hUf`K U`XZÀW\Y' `XUj cb  
Yhk U' \$ \$`<Y\_hUf`Ui Z'6fUbXYbVi f[ Yf`GY]hY' `k i fXYb`nYfghÒfh"8Yf  
GW\UXYb`VY`Ài Zh'g]W\`Ui Z'A ]`]cbYb\Ò\Yž'i bX`X]Y

K ]YXYfUi Zc fghi b[ `YfZcfXYfhj ]Y`NY]hi bX`FYggci fW`b" `A ]W\UY`  
A Ufh\ž`Y]b`VYhfcZYbYf`K U`XVYg]hYfž`gW\`XYfh`X]Y`j Yf\YYfYbXYb  
: c` [ Yb.` : fØ\Yf`Xca ]b]YfhY`\]Yf`Y]b`? ]YZYfbk U`Xž`Yhnh`Yb hghY\Yb  
A ]gW\k À`XYf`a ]h`9]W\Yb`i bX`UbXYfYb`@Ui VVÀi a Yb ž`VYf]W\hYh  
X]Y`F 66&( "

I bhYfghØhni b[ `Xi fW\` : ÒfXYfa ]hY`XYg`@UbXYg`gcf[ h`XUZØž`XUgg  
VYfY]hg' ( \$`j cb`'+\$`<Y\_hUf`k ]YXYf`Ui Z[ YZcfghYh`cXYf`]b`D`Ubi b[  
g]bX" ; `Y]W\`nY]h[ `a U\`bYb`9i dYfhYb`ni f`9]Y. `GdÀhYfY`F ØW\_ghÀbXY  
k ]Y`Hch\c`n`Yf\Ò\Yb`X]Y`6fUbX[ YZU\`fž'i bX`fY[ Y`a À» ] [ Y`DZY[ Y  
XYf`4 b[ Yb`6Ài a Y`]ghi bYf`Àgg`]W\ž'i a `ni \_ØbZh[ ]Y`6fÀbXY`ni  
j Yfa Y]XYb"

## K U`XVfÀbXY`]a `5` `[ Ya Y]bYb

8]Y`<Ài Z[ \_Y]hi bX``hYbg]hÀhj cb`K U`XVfÀbXYb`ghY][ Yb` [ `cVU`  
Y]b`HfYbXž`XYf`Ui W\`8Yi hgW\`UbX`b]W\`hj YfgW`cbh" GhUh]ghU`nY][ h  
Ui Zž`XUgg`]a `U\`f`&\$&' `]b`8Yi hgW\`UbX`ØVYf`%"&\$ \$`<Y\_hUf`Xi fW\`  
6fÀbXY`j Yf`cfYb` [ ]b[ Yb`"CVk c\`X]Y`NU\`]a `JYf[ `Y]W\`ni a  
Jcf`U\`f` [ Ygi b`\_Yb`]ghž`g]bX`X]Y'; fØbXY`U`Ufa ]YfYbX.`?`]a Uk UbXYž  
HfcW`\_Yb\Y]hž'i bX`b]W\`hini `Yhnh`a YbgW\`]W\`Yg`JYfgU[ Yb`gd]Y`Yb  
Y]bY`Yb hgW\Y]XYbXY`F c`Y"

8]Y`ØVYfk ]Y[ YbXY`A Y\`f\Y]h`XYf`K U`XVfÀbXY`]b`8Yi hgW\`UbX`k ]fX  
Xi fW\`6fUbXgh]Zhi b[ `cXYf` : U\`f`Àgg][ \_Y]hj Yfi fgUW\`hž'i bX`bi f`Y]b  
\_Y]bYf`5bhY]` \UhbUhØf`]W\Y`I fgUW\Yb`"8]Yg`a UW\`h`X]Y  
dfÀj Ybhj Y`GYbg]V`]g]Yfi b[ `i bX`dfÀj Ybhj Y`A U» bU\`a Yb`]b`XYf  
6Yj Ò`\_Yfi b[ `bcW\`k ]W\h[ ]Yfž'i a `X]Y'; YZU\`f`ni `j Yff]b[ Yfb"

ð'X]YgYa 'Ni gUa a Yb\Ub[ '\]bni ni ZØ[ Yb']gh'Ui W'X]Y'A cXYfUh]cb  
 j cb'6fUbXVY'Ughi b[ Ybž'X]Y'gck c\`l a k Y'h'U'g'Ui W'; Ygi bX\Y]h  
 gW'AX][ Yb'\_ÖbbYbž'XU'a ]h'XYa 'F'Ui W': Y]bghUi V'ZFY][ YgYhnh'k ]fX"

8]Y'G]hi Uh]cb' ]b'; Öf`]hn'i bX'6Ui hnYb']gh'U`gc'a Y\ f'U'g'bi f'Y]bY  
 `c\_U`Y'5b[ Y`Y[ Yb\Y]h"G]Y'fYZY\_h]YfhY]b'[ fÖ» YfYg'DfcV`Ya ž'XUg  
 i bg'U`Y`VYhf]Zh" 8U\Yf'V`Y]Vh'ni '\cZZYbž'XUgg'gW'by`Y  
 A U» bU\ a Yb'Yf[ f]ZZYb'k YfXYbž'XUa ]h'gc`W'Y'j Yf\YYfYbXYb  
 K U`XVfÅbXY' ]b'Ni \_i bZh'j Yf\ ]bXYfh'k YfXYb'\_ÖbbYb"

8YhU]`g	
C fh	6Ui hnYbž'8Yi hgW'`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "gUYW'g]gW'Y"XY</li> <li>• k k k "fVV&amp;( "XY</li> <li>• XY"ghUh]ghU"W'ca</li> </ul>

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