

Dc `]nY ]'i bX `? ]fW\Y `]a `5i ghUi gW\.`9]b  
5 VYbX `XYf`K YfhgW\`Àhni b[ `]b `8 fYgXYb

5a `%+" ' ð b ] & \$ & ) `ZUbX `]b `XYf`8 fYgXbYf`? Uh\YXfU`Y`Y]b  
VYXYi hYbXYf`6Ybbc!9a dZUb[ `ghUhhž`VY]`XYa `Dc `]nY]ž`Dc `]h]\_  
i bX`? ]fW\Y `ni gUa a Yb\_Ua Yb"



8 fYgXYbž`8 Yi hgW\`UbX `!`5a `%+" ' ð b ] & \$ & ) `j YfgUa a Y`hYb`g]W\`  
fi bX`%\$ \$ `J YfhfYhYf`Ui g`j YfgW\]YXYbYb`6YfY]W\Yb`]b`XYf`8 fYgXbYf`  
? Uh\YXfU`Yž`i a `VY]a `6Ybbc!9a dZUb[ `Y]bY`VYgcbXYfY`  
J YgdYfUbXUW\hni `ZY]Yfb" `9]b[ `Y`UXYb`k UfYb`6YX]YbghYhY`XYf`  
g`ÀW\g]gW\Yb`i bX`h\Øf]b[ `]gW\Yb`Dc `]nY]ž`XYf`6YfY]hgW\UZhgd`c`nY]`  
gck ]Y`XYg`@UbXYg\_f]a ]bU`Ua hgž`XUfi bhYf`Ui W\`\_Uh`c`]gW\Y`i bX`  
Yj Ub[ `Y`]gW\Y`Dc `]nY]gYY`gcf[ `Yf`A i g`\_U`]gW\`[ `YghU`hYh`k i fXY`XYf`  
; chhYgX]Ybgh`j cb`XYb`hU`Ybh]YfhYb`8 fYgXbYf`? UdY``\_bUVYb"`, VYf`  
X]Y`k ]W\h][ `Y`F`c``Y`XYf`GYY`gcf[ `Y]b`VY`UghYbXYb`6Yfi ZgZY`XYfb`  
gdfUW\`6]gW\cZ`<Y]bf]W\`H]a a YfYj Yfg]b`gY]bYf`5bgdfUW\Y`VY]`  
X]YgYf`ZY]Yf`]W\Yb`J YfUbghU`hi b[ `ž`X]Y`Y]bYb`F`Ui a `ZØf`5i ghUi gW\`  
i bX`K ØfX][ i b[ `Vch"

8]Y`J YfUVgW]YXi b[ `Ub[ `A\ f][ Yf`\_Uh\ c`]gW Yf`Dc`]nY]gYY`gcf[ Yf  
k ]Y`DZUffYf`8ca ]b]\_i g`; ch\ž`6Yb`Ua ]b`6fUi b`i bX`DZUffYf`: fUbn  
GW UfZYbVYf[ `V]`XYhY`Y]bYb`Ya ch]cbU`Yb`< Ò\Ydi b`\_h`XYg`5VYbXg"  
; `Y]W`nY]h][ `k i fXYb`bYi Y`GY`gcf[ Yfž`XUfi bhYf`Dc`]nY]XY`\_Ub  
DZUffYf`8f``8]Yhf]W`C Yh`Yfž`H\ca Ug; Òa V]i bX`5bhcb]U`?]fhnY`ž  
]b`]\fY`5i Z[ UVYb`Y]b[ YZ\fh``8]YgY`, VYf[ UVY`gh\h`Z\`XYb  
\_cb]bi ]Yf`]W`Yb`K UbXY`i bX`X]Y`9fbYi Yfi b[ `]bbYf\U`V`XYf  
Dc`]nY]gYY`gcf[ Yž`X]Y`gY]h`ØVYf`%\$`\$`d\`fYb`dUfU``Y`ni f`Dc`]nY]  
YI ]gh]Yfhi bX`Y]bY`hfU[ YbXY`GhØhnY`Z\`X]Y`6YUa hYb`XUfghY``h"

## 8]Y`K ]W`h][ `\_Y]h`XYf`Dc`]nY]gYY`gcf[ Y

Dc`]nY]gYY`gcf[ Y`]gh`a Y\`f`U`g`bi`f`Y]b`6Y[ `Y]hX]Ybgh``G]Y`V]YhYh  
Y]bY[ YgW`ØnhY`I a [ YVi b[ `Z\`f; Ygd`f`W`Yž`X]Y`i bUV\`Ab[ ][ `j cb  
<]YfUfW]Yb`i bX`VY\`ØfX`]W`Yb`Ghfi `\_hi fYb`XYf`Dc`]nY]`g]bX``K ]Y  
Ui Z`XYf`K YVgY]hY`XYf`Gh]Zhi b[ `Dc`]nY]gYY`gcf[ Y`Yf`Ài hYfh`k ]fXž  
i bhYf`]Y[ Yb`X]Y`GY`gcf[ Yf`Y]bYf`UVgc`i hYb`GW`k Y][ YdZ]W`hi bX  
g]bX`j YfhfUi `]W`Y; Ygd`f`W`gdUf`hbYf`Z\`X]Y`6YUa hYb`ž`X]Y`c`Zi`XYb  
<YfUi gZc`fXYfi b[ Yb`]fYg`6Yfi ZgU``hU[ g`Ui g[ YgY`hnh]g]bX``Ni`XYb  
5i Z[ UVYb`n`A`h`YVYb`gc`X]Y`5`hU[ gVY[ `Y]hi b[ `]b`GhfY]ZYbk U[ Yb  
i bX`VY]`9]bg`À`hYb`ž`V]g`\]b`ni`f`, VYfVf]b[ i b[ `j cb`gW`Y`W`hYb  
B UW`f]W`hYb"

6Y]`XYf`J YfUbg`hU`hi b[ `i bhYfghf]W`GUW`gYbg`b`bYba ]b]ghYf`5fa ]b  
GW`i ghYf`X]Y`6YXYi hi b[ `XYf`B`À`W`ghYb`]YVY`]b`XYf`Dc`]nY]UfVY]hž  
]bgVYgcbXYfY`ja`Ni`gUa`a`Yb`\Ub[ `a ]h`XYa`[ Yk`U`hgUa`Yb`HcX  
Y]bYg`Dc`]n]ghYb``8UVY]`k i fXY`XYi h]W`ž`k ]Y`k ]W`h][ `X]Y  
gYY`gcf[ Yf`]W`Y`I bhYfghØhni b[ `[ YfUXY`]b`YI ]ghYbn]Y``Yb  
?f]gYbnY]hYb`]gh``: fUi`DfcZ``8f``?Uh\Uf]bU`?`ÒW`\_Yf`Yf[ `ÀbnhY`a ]h  
]\fYa`a`di`g]c`fhfU[ `ØVYf`X]Y`<YfUi`gZc`fXYfi b[ Yb`ž]c`f`XYbYb  
G]W`Yf\Y]hg]bgh]hi`h]cb`Yb`ghY\Yb`ž`i bX`VfUW`hY`k Yfh]c``Y  
9]bg]W`hYb`]b`X]Y`8mbUa ]\_Yb`XYf`Dc`]nY]UfVY]h"

## 9]bYb`6`]W`\_`]b`X]Y`Ni`\_i`bZh

8Yf`5VYbX`YbXYhY`a ]hY]bYa`[ Ya`Øh]W`Yb`GhY\Ya`dZUb[ `]a`<Ui`g  
XYf`?Uh\YXfU`Yž`[ YZc`[ h]cb`Y]bYa`\_i`hi`fY``Yb`Dfc[ fUa`a`XYf`6][  
6UbX`XYg`Gh``6Ybbc!; ma`bUg]i`a`g``8]Yg`VchY]bY`[ Y`i b[ YbY

A Ò[ `]W\_X]h'ZØf'U`Y`5bk YgYbXYbž'g]W`Ui gni hUi gWYb`i bX`XYb  
 5VYbX`]b`UbFY[ YbXYf`5ha cgd\ÀfY`Ui g`\_]b[ Yb`ni ``UggYb" ` ð`Y]bYa  
 DcX]i a g[ YgdfÀWž'a cXYf]Yfhj cb`8f" `8Ub]Y`U`DgWXY]XU!  
 , VYffY]hYfž`X]g\_i h]YfhYb`9I dYfhYb`k ]Y`8f" `6UfVUfU`NY]hYf`i bX  
 @UbXYgdc`]nY]dfÀg]XYbh`ðf[ `?i V]YggU`ØVYf`X]Y`dfU\_h]gWYb  
 9fZ\Àfi b[ Yb`]a `A ]hY]bUbXYf`j cb`Dc`]nY]`i bX`GYY`gcf[ Y"

8]Y`]bhYbg]j Yb`]; YgdfÀWXY`i bX`X]Y`k YfhgW`ÀhnYbXYb`Yi » Yfi b[ Yb  
 XYf`?]fWYb]j YfhfYhYf`i bhYfghf]WXYb`Y]ba U`a Y`f`X]Y`k ]W]h[ Y  
 Fc`Y`XYf`Dc`]nY]gYY`gcf[ Y"K ]Y`Ui W`]a ` \_Øfn`]W`j YfÖZYbh]W]hYb  
 8c\_i a Ybh`XYf`8Yi hgWYb`6]gW`cZg\_cbZYfYbn`ØVYf  
 Dc`]nY]gYY`gcf[ Y`ZYgh[ Y`U`hYbž`k ]fX`X]Y`gYY`gcf[ `]WXY`6Y[ `Y]hi b[  
 j cb`XYb`Dc`]nY]dfÀg]XYbhYb`i bX` ðbYba ]b]ghYf]Yb`ni bY`a YbX`U`g  
 YggYbn]Y``Ub[ YgY`Yb" `8]Y`\_Uh\c`]gWXY`?]fWY`V`Y]Vh`gca ]h`Y]b  
 j YfhfUi hYf`DUfhbYf`Ub`XYf`GY]hY`XYf`Dc`]nY]ž`i bUV`Àb[ ] [ j cb  
 ?cbZYgg]cbž`FY][ ]cb`cXYf`FUb[ ž`i bX`V]YhYh`Y]bYb`j YfhfUi `]WXYb  
 FUi a `ZØf`X]Y`H`Ya Ybž`X]Y`Dc`]n]ghYb`]a `5`hU[ `VYgW`Àžh[ Yb"

: Øf`U`Y`6YhY]`][ hYb`k Uf`X]YgYf`9a dZUb[ `Y]b`NY]WXYb`XYf  
 5bYf`\_Ybbi b[ ž`XYf`K YfhgW`Àhni b[ `i bX`XYf`<cZbi b[ `Ui Z  
 k Y]hYf\]b[ `i hY`Ni gUa `a YbUfVY]h`]b`XYf`Ni \_i bž" `8]Y  
 Dc`]nY]gYY`gcf[ Y`V`Y]Vh`Y]bY`i bj Yfn]W]hVUfY` ðgh]hi h]cbž`X]Y  
 gck c`6YUa hY`U`g`Ui W`N]j ]`VYj Ò`\_Yfi b[ `]b`gW`k ]Yf][ Yb`NY]hYb  
 i bhYfghØhnYbX`ni f`GY]hY`ghY`h"

8YhU]`g	
C fh	8fYgXYbž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "V]ghi a !XfYgXYb! a Y]ggYb"XY</li> <li>• k k k "gh]Zhi b [ ! dc`]nY]gYY`gcf[ Y"XY</li> <li>• k k k "XV`_XY</li> </ul>

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