

J ]Yf`A ]``]cbYb`9i fc`ZØf`F cVchfcb!  
? Ubh]bY. `? i `hi fnYbhfi a `k ]fX`F YU`]hÄh°

6i bX`i bhYfghØhnh`GUb]Yfi b[ `XYf`F cVchfcb!`? Ubh]bY`]b  
8fYgXYb`a ]h(` `A ]``]cbYb`9i fcž`i a `Y]bYb`]bhYfbUh]cbU`Yb  
?i `hi fcfhni `gW\UZZYb"



8fYgXYbž`8Yi hgW\`UbX`!`#`Ui ZfY[ YbXYb`NY]hYb`ZØf`X]Y  
F cVchfcb!`? Ubh]bY`]b`8fYgXYb`[ ]Vh`Yg`; fi bX`ni f`: fYi XY`°8Yf  
6i bX`\Uh`Y]bY`: ØfXYfa ]hY`ni gU[ Y`j cb`ghc`nYb`j ]Yf`A ]``]cbYb  
9i fc`ZØf`X]Y`GUb]Yfi b[ `XYg`UfW\]hY`\_hcb]gW\Yb`8Yb`\_a U`g`XYf  
Cgha cXYfbY`YfhY`]h`8]YgYg`Jcf\UVYbž`XUg`]a `FU`a Yb`XYg  
Dfc[ fUa`a`g`BUh]cbU`Y`Dfc`Y`\_hY`XYg`Gh`XhYVUi g`[ YZØfXYfh`k ]fXž  
gc``Ui g`XYf`Y\Ya`U`][ Yb`? Ubh]bY`XYg`J96`F cVchfcb`Y]bYb  
`YVYbX][ Yb`]bhYfbUh]cbU`Yb`?i `hi f!`i bX`6Y[ Y[ bi b[ gcfh  
[ YghU`hYb`"K cW\Yb`\_i f]Yf`VYf]W\hYhž`XUgg`X]Y`?i bghV]YbbU`Y  
CGHF 5@9`Xcfh`Y]bY`XUi Yf\UZhY`<Y]a Uh`Z]bXYb`k ]fXž`k`Ä`fYbX`XUg  
?i bgh\Ui g`8fYgXYb`X]Y`bYi Yb`F`Äi a `]W\`\_Y]hYb`[ Ubn`Ä`f][ `bi`hYb  
a`ØW`hY"

K Ug'k ]fX`\_cb\_fYh'[ Yd`Ubh3`a`Ni [ Y`XYf`GUb]Yfi b[ `g]bX  
i a ZUb[ fY]WXY`A U» bU\ a Yb`j cf[ YgY\Yb"8 Uni` [ Y\`OfYb`X]Y  
`bghUbXgYhni b[ `XYf`; YV`Ai XY\Ø`YžY]bY`i a ZUggYbXY  
8 UW`gUb]Yfi b[ ž`X]Y`6YgY]h[ i b[ `j cb`6Ui gW`AXYb`gck ]Y`X]Y  
`bghU`Uh]cb`a cXYfbYf`<Ui ghYW`b]\_`ZØf`9bYf[ ]Yž`K UggYf`i bX  
<Y]ni b[ "5i W`Y]b`D`Ubi b[ gk YhhVYk YfV`k ]fX`XYa` ; UbnYb  
j cfUi g[ Y\Ybž`i a`g]WXYfni ghY`Ybž`XUgg`XUg`Dfc`Y`\_h`XYb`c`Yb  
5bgdfØW`Yb`[ YfYW`h`k ]fX"8]Y; YgUa h`cghYb`ZØf`X]Y`GUb]Yfi b[  
VY`Ui ZYb`g]W`Ui Zfi bX`\*ž%A ]`]cbYb`9i fcž`X]Y`g]W`Ui g`XYb`j ]Yf  
A ]`]cbYb`9i fc`6i bXYga ]hY`bžY]bYf`[ fc» nØ[ ] [ Yb`GdYbXY`]b`<Ø\Y  
j cb`%ž) `A ]`]cbYb`9i fc`j cb`XYf`; Ua ]`]Y`5fb`c`X`i bX`k Y]hYfYb  
9[ Yba ]hY`b`XYf`@UbXYg\Ui dhghUXh`8fYgXYb`ni gUa a YbgYhnYb`  
**8]Y`GhUXh`8fYgXYb`]bZcfa ]Yfhž`XUgg`XYf`6Ui VY[ ]bb`ZØf`9bXY**  
&\$&+ [ Yd`Ubh]ghi bX`X]Y`5fVY]hYb`gd`ÅhYghYbg`V]g`9bXY`&\$&,  
UV[ YgW`cggYb`gY]b`gc`Yb"

? i `hi fY`Y`6YXYi hi b[ `i bX`\ ]ghc f]gW`Y  
< ]b hYf[ fØbXY

8]Y`F cVchfcb! ? Ubh]bY`\Uh`Y]bY`VYk Y[ hY` ; YgW`]W`hY"8]Y`k i fXY  
nk ]gW`Yb`%-`-`i bX`%-`+&`YfVUi hi bX`VYgh]W`h`Xi fW` ]\fYb  
dUj ]`cbUfh[ Yb`7\UfU`\_hYf`a` ]h`Ui Z`A`][ Yb`hØf`\_]g!V`Ui Yb  
?YfUa ]\_Z]YgYb`Ub`XYf`; UggUXY`ni f`@]b[ bYfU`Y`Y"8]Y`b`bYb`f`Ai a Y  
V]YhYb`D`Uhn`ZØf`nk Y]`GdY]gYg`A`Y`a` ]h, \$\$`G]hnd`ÅhnYb`gck ]Y`Y]bY  
?ØW`Y`i bX`9ggYb`gUi g[ UVYž`Ui g[ YghUhhY`h`a` ]h`\_ØbghYf]gW`  
[ YghU`hYhYb` : cfa`ghY]bk`ÅbXYb`j cb`6]X\Ui Yf`9VYf\UfX`K`c`Z`  
5i W`X]Y` A`c\_]!8YW`\_Y`Ui g`; ]dg`i bX`XYf`HYffUnnc!6cXYb`V]g  
\Yi hY`g]bX`a` Uf`UbhY`A`Yf`\_a`U`Y`XYg`; YV`Ai XYg"8]Y`c`\_U`Y  
**DfYggY` \YVh`Yfj cfž`XUgg`X]Y`C`GHF`5@9`6]Ybb`U`Y`gY]h]\`fYf`  
9hUV`]Yfi b[ `]b`X]YgYf`Y]bn][ Ufh[ ]b`@WUh]cb`Y]bYb`ZYghYb`D`Uhn  
[ YZi bXYb`\Uh"**

8]Y`i bYfa`ØX`]W`Yb`6Ya`Ø\i b[ Yb`j cb`b]h]Uh]j Yb`XYf  
GhUXh[ YgY`gW`UZhi`gck ]Y`XYf`?i`hi`f!`i bX`?fYUh]j`k ]fhgW`UZi`\UVYb  
a`U» [ YV`]W`XUni`VY][ YhfU[ Ybž`XUgg`X]YgYg`; YV`Ai XYž`XUg`Ub[ Y  
NY]h]j`ca`Xfc`YbXYb`5Vf]gg`VYXfc`h`k`Ufž`i`bhYfgW`i`hn`[ YghY`h`  
k i fXY"8]YgY`Yb`hgW`Y]XYbXY`A`U» bU\ a Y`ZØ\fh`bi`b`ni`f`GUb]Yfi b[  
i bX`\_i`hi`fY`Y`b`Bi`hni b[ `XYf`F`cVchfcb! ? Ubh]bY"

5i gV`]W\_`i bX`7\ UbWf b`ZØf`X]Y`Ni \_i bZh

B UWX Y a `X]Y`F cVchfcb! ? Ubh]bY`V]g`ni f`6Ui d`UgY`ni [ `Àb[ `]Wk  
V`Y]Vhž`XØfZYb`g]Wk`?i bgh!`i bX`?i`hi f`YV\UVYf`Ui ZY]b`j ]Y`ZÀ`h][ Yg  
Dfc [ fUa`a`ZFYi`Yb``8]Y`C GHF 5@9`6]YbbU`Y`Z]bXYh`XYfnY]hj`ca`i`+`  
`‡ b]`V]g`ni a`i`)"`C`\_hcVYf`&\$&)`]b`XYf`F cVchfcb! ? Ubh]bY`ghUhhž`i bX  
V]YhYh`XcbbYfghU[ g`V]g`gcbbhU[ g`j`cb`%%`V]g`%-`i` \f`\_i`bghUZZ]bYb  
6Ygi`Wk`Yfb`X]Y`A`Ò[ `]Wk`\_Y]hž`i`b`X]Y`K`Y`h`XYf`nY]h[ Yb`Øgg]gWk`Yb  
?i`bgh`Y]bni`hUi`Wk`Yb``8]Y`GhUXh`VY`\_f`ÀZh][ hž`XUgg`X]Y`\_ØbZh][ Y  
Bi`hni`b[ `Y]bY`VfY]hY`DU`YhY`Ub`J`YfUbghU`hi`b[ Yb`i`a`ZUggYb`k`]fXž  
k`Ug`XYa`\_i`hi`fY`Yb`@YVYb`8fYgXYbg`Y]bYb`bYi`Yb`GWk`i`V`[ YVYb  
\_ØbbhY"

: Øf`U`Y`ž`X]Y`a`Y`f`ØVYf`X]Y`A`Ò[ `]Wk`\_Y]hYb`XYf`:`]bUbn]Yfi`b[ `i`bX  
l`bhYfghØhni`b[ `]a`?i`hi`fVYfY]Wk`YfZU`fYb`a`ÒWk`hYbž`V]YhYh]g]Wk  
Y]b`6`]W\_`Ui`ZF`Yggci`fWk`b`k`]Y`?`fYUh]j`!6i`bX`Ub``8]Y`Ni`\_i`bZh`XYg  
?i`bgh!`i`bX`?i`hi`fghUbXcfhg`F`cVchfcb! ? Ubh]bY`g]Y`h`Y`XYbZU`g  
j`]Y`j`YfgdfYWk`YbX`Ui`g"

8YhU]`g	
Cfh	8fYgXYbž`8Yi`hgWk`UbX
Ei`Y`Yb	<ul style="list-style-type: none"><li>• k k k "k`c`Wk`Yb`_i`f]Yf"]bZc</li><li>• k k k "XfYgXYb"XY</li><li>• _fYUh]j`!Vi`bX"XY</li></ul>

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