

# Gca a YfZYf]Yb ' ]b 'A ]hhY`gUW gYb. '8 ]Y VYghYb '9f`YVb]ggY 'ZØf`? ]bXYf°

9bhXYW\_Yb`G]Y`X]Y`VYghYb`H]ddg`ZØf`Gca a YfZYf]Yb`]b  
A ]hhY`gUW gYb`&\$&) žj`cb`:`fY]nY]hdUf\_g`V]g`\_i``hi`fY`Yb  
5i`gZØ[ Yb`ZØf`:`Ua`\_]`Yb"



6i`f[ \_Yf`GhfU» Y`' - ž`\$%+\$) `:`fY]hU`ž`8Yi`hgW`UbX`!`8]Y  
Gca a YfZYf]Yb`ghY`Yb`j`cf`XYf`HØf`i`bX`X]Y`J`cfZfYi`XY`VY`]`XYb  
? ]bXYfb`]gh`gdØfVUf`°`I`a`X]Y`@Ub[ Yk`Y`]`Y`ni`j`YfhfY]VYbž`UVYb  
g]W`nU`fY]W`Y`hc`Y`:`fY]nY]hUb[ YVchY`]b`XYf`FY[ ]cb`:`fY]VYf[ ž  
: `Ò\Už`i`bX`A`]hk`Y]XU`Ub[ YgUa`a`Y`h`8]Y`:`fY]Y`DfYggY  
dfÅgYbh]Yfh`XUni`gdUbbYbXY`H]ddgž`X]Y`Ui`dHgÅW`]W`Ui`Z`X]Y  
YfghY`:`Yf]Ybk`cW`Y`UVn]Y`Yb`i`bX`ZØf`U`Y`5`hYfg[ fi`ddYb`Yhk`Ug  
V]YhYb`" `gh`XU`b]W`h`ZØf`YXYb`k`Ug`XUVY]3

9]b`< ] [ \`][ \h`]b`X]YgYf`NY]h`]gh`XYf`9f`YVb]gdUf`\_C`g\_Uf`Ui`gYb`]b  
:`fY]hU`" `< ]Yf`\_ØbbYb`X]Y`?`Y`]bghYb`]`fYb`9bYf[ ]YVYXUfZ`]b`XYf  
Gd]Y`!5fYbU`gh`Ybž`Ui`ZfY[ YbXY`:`U`f[ YgW`ÅZhY`Ui`gdV]YfYb`cXYf  
X]Y`j`YfgW]YXYbYb`G\ck`g`Yf`YVYb`"8Yf`DUf`\_`U`h`hÅ[ `]W`j`cb`-`V]g

%- 'l \f' [ YÒZbYh'i bX'XYf'9]bhf]hh]gh'\_cghYb`cgž'k Ug']\b'VYgcbXYfg  
UhhfU\_hj' ZØf': Ua ']Yb'a UW'h"5a '&+"š b]'k ]fX'Yg'gc [ Uf'Y]b  
gdYn]Y`Yg'5b [ YVch'ZØf'GW'Ø'Yf' [ YVYbž'X]Y'\f'NYi [ b]g'j cfnY][ Yb"  
A ]h'XYa '9f'YVb]g!DUgg'k ]b\_Yb'hc`Y'9fa Å» ][ i b [ Yb°

## 9f`YVb]gdUf\_`C g\_Uf\Ui gYb

C g\_Uf\Ui gYb` \Uh'g]W'U'g'Y]b'VY`YVhYg'N]Y`ZØf': Ua ']Yb'YhUV`Yfh"  
@Ui h'XYb'nU\`fY]W'Yb'6Yk Yfhi b [ Yb'Ui ZXYf' **C g\_Ufg\Ui gYb!**  
**K YVgY]hY**'k ]fX'XYf'DUf\_'U'g'gY\`f'gW'Øb'VYgW'f]YVYb'i bX'gcf [ h  
ZØf' [ fc» Y': fYi XY'VY]'XYb'?' ]bXYfb"5`YfX]b [ g [ ]Vh'Yg'Ui W'Y]b][ Y  
?f]h]\_di b\_hY. '6Ygi W'Yf'XØfZYb`\_Y]bY'Y][ YbYb'GdY]gYb'i bX  
; YhfÅb\_Y'a ]hVf]b [ Ybž'k Ug'X]Y'?cghYb'gW'by`' ]b'X]Y'<Ø\Y'hfY]VYb  
\_Ubb"9g'k i fXY'VYf]W'hYhž'XUgg'XUg'9ggYbž'j cf'U`Ya 'Ua '5VYbXž  
b]W'h]a a Yf'Zf]gW' i bX'gW'a UW\_\UZh]gh'i bX'X]Y'DfY]gY'U'g'\cW  
Ya dZi bXYb'k YfXYb"8YbbcW'k ]fX'XYf'DUf\_'ZØf'gY]bY'J ]Y'nU\`Ub  
5hhfU\_h]cbYb'i bX'X]Y'A Ø[ `]W'\_Y]hž'HUggYb'ni `VYa U`Ybž'Xi fW'Ui g  
[ YgW'Åmh"

: Øf'Y]bY'YbhgdUbbhY'5bfY]gY`c\`bh'g]W'Y]b'6Ygi W'Ub'Y]bYa  
K cW'YbHU[ 'Ui »Yf\U`V'XYf': Yf]Ybž'i a `Ub [ Y'K UfhYnY]hYb'ni  
j Yfa Y]XYb"5i W'X]Y'VY [ fYbnhY'DUf\_'d'Uhng]hi Uh]cb'gc`hY  
Y]b [ Yd'Ubh'k YfXYbž'Yg'[ ]Vh'UVYf'U'hYfbUh]j Y'DUf\_'a Ø[ `]W'\_Y]hYb' ]b  
XYf'BÅ\Y"

## K Y]hYfY'5i gZ'i [ gn]Y`Y']b'GUW'gYb

K Ybb'C g\_Uf\Ui gYb'b]W'h [ Ybi [ `]ghž' [ ]Vh'Yg']b'GUW'gYb'bcW  
j ]Y'Y'k Y]hYfY'gdUbbYbXY'N]Y'Y'ZØf'Y]bYb': Ua ']YbUi gZi [ "8]Y'  
: **Ua ]]YbfY]gYZ]YVYf!GY]hY**`ghYh'X]Y'Hcd') '5i gZi [ gn]Y'Y'Ui Zž  
XUfi bhYf'XYb': fY]nY]hdUf\_'6Y'Ubh]gž'XYb'@Y]dn][ Yf'Nccž'i bX'XYb  
B Uh]cbU`dUf\_'GÅW'g]gW'Y'GW'k Y]n"6Y'Ubh]g'VY]gd]Y'gk Y]gY'V]YhYh  
UW'h'H\Ya Ybk Y'hYb'i bX'ØVYf'\* \$'5hhfU\_h]cbYb' `dYfZY\_h'ZØf'Y]bYb  
HU[ 'j c`Yf'5VYbhYi Yf'i bX'GdU» "

8 Ug': fY]nY]hVUX'5ei U'A Uf]Yb']b'A Uf]YbVYf[ 'i bX'XYf'5`dU\_U!  
GdUn]Yf[ Ub [ ]b'Gc\`UbX'Ub'XYf'GdfY'g]bX'YVYbZU`g  
Ya dZY\`Yb'gk YfhY'N]Y'Yž'X]Y`Y\ffY]W'Y' i bX' i bhYf\U`hgUa Y

9f`YVb]ggY`Z0f`X]Y`[ Ubny` : Ua `]Y`V]YhYb" `NU\`fY]WXY`k`Y]hYfY  
 Cdh]cbYbž`k`]Y`XUg` : Yi`Yfk`Y\fa`i`gYi`a` `]b`NY]h\U]b`cXYf`XYf  
 H]YfdUf`\_` : fY]VYf[ `a` ]h`\_cghYb`cgYa` `9]bhf]hž`fi`bXYb`XUg`j` ]Y`ZÄ`h][`Y`  
 5b[`YVch`UV"

K`]Y`Ui`W` `]a`a`Yf`a`Ub`gY]bY`NY]h`]b`XYb`Gca`a`YfZYf]Yb`j`YfVf]b[`Yb  
 a`ÖW`hY` ` `]b`XYf`FY[ `]cb` `]`]Vh`Yg`Y]bY` : Ø`Y`Ub`A`Ö[ `]W`\_Y]hYbž  
 gcXUgg`@Ub[`Yk`Y]`Y`XYZ]b]h]j` `b]W`h`Ui`Z`\_ca`a`Yb`a`i`gg" `A`]h`XYb  
 H]ddg`XYf` ` : fY]Yb`DfYggY` `i`bX`XYb`9fZU\fi`b[`Yb`Ui`g`C`g`\_Uf\`Ui`gYb  
 \_ÖbbYb`X]Y` : Yf]Yb`Z0f`U`Y`ni` `Y]bYa` `i`bj`Yf[`Ygg`]W`Yb`9f`YVb]g  
 k`YfXYb`°

8YhU]`g	
Cfh	6i`f[ `_Yf`GhfU»`Y`" - ž`\$%+\$) ` : fY]hU`ž 8Yi`hgW`UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"ZfY]YdfYggY"XY</li> <li>• k`k`k`"cg`_Ufg\`Ui`gYb"XY</li> <li>• k`k`k`"ZUa` `]`Yb`fY]gYZ]YVYf"XY</li> </ul>

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