

8 Yf ' ; c ` XfUi gWk ` ]a ` < Ufn. ' 9 ]b ' ? f ]a ` ]a ` ]h  
YWk hYb ' ; Y \ Y ]a b ]ggYb °

5a ` %( " ' † b ] ' & \$ & ) ` gYbXYh`X]Y ` 5F 8 ` XYb ` ? f ]a ` ]bU`Z`a  
/ ei ch/<UfhYf`6fcW\_Yb. `8Yf` ; c`XfUi gWk / ei ch / ØVYf`XYb  
j Yf`cfYbYb`88F!GWUhn`]a ` < Ufn"



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< Ufnž`8Yi hgWk `UbX`!`5a ` %( " ' † b ] ' & \$ & ) ` ZY]YfhY`XYf`? f ]a ` ]bU`Z`a  
< UfhYf`6fcW\_Yb. `8Yf` ; c`XfUi gWk `Ui Z`5F 8 `gY]bY`5i gghfU\`i b [  
i a ` & \$. %) ` I \ f " `8Yf`gdUbbYbXY` : ]a ` YbhZØ\fh`X]Y`Ni gWkUi Yf`]b`X]Y  
hi fVi `YbhY`NY]h`XYf`YhnhYb`HU[ Y`XYf`88Fž`U`g`Y]b`Y\Ya`U`][ Yf  
GhUg]!C ZZ]n]Yf]bž`≠\_U`GUggbYfž`Ui Z`XYf`Gi WkY`bUWk`Y]bYa`j Yf`cfYb  
[ Y[ `Ui VhYb`GWUhn`]ghž`XYf`]b`XYb`h]YZYb`Ghc`Yb`XYg`< UfnYg  
j YfVcf[ Yb`gY]b`gc`""

< Ui dhXUfghY`Yf`5`c`gWkU`GhUXY`a`Ubb`gd]Y`h`XYb`8cfZg\Yf]ZZ: fUb\_  
?ccdž`XYf`g]Wk`]ba`]hYb`X]YgYf`Ui ZfY[ YbXYb`GWUhn]gi WkY  
k ]YXYfZ]bXYh`I bhYfghØhnh`k ]fX`Yf`j cb`@]bU`K YbXY`ž`X]Y`X]Y`F`c`Y  
XYf`GhUg]!`?`]`Yf]b`≠\_U`GUggbYf`j Yf`ÖfdYfh`5i Wk`X]Y`HcWk hYf`Y]bYg  
BJ 5!Gc`XUhYbž`?`]a`ž`X]Y`U`g` ; c`XgWk a ]YX]b`UfVY]hYhž`]gh`Ui Z`XYf

Gi W\Y`bUW\`j\fyA`9fVYž`XUg`a`]h`XYf`a`mg`hYf]`ÖgYb`Ghcfmi`a`X]Y  
&%`HcbbYb`;`c`Xž`X]Y`]b`XYb`Y`h`hYb`5`hYa`nØ[`Yb`XYf`8`8`F  
j`YfgW\k`UbXYbž`j`Yf`\_bØdZi`]gh"

9]b`:`]`a` `j`c``Yf`;`Y`\\Y]a`b]ggY`i`bX`:`]Yf`

8]Y`<`UbX`i`b[`XYg`:`]`a`g`]gh`b]W\h`b`i`f`j`cb`XYf`Gi`W\Y`bUW`:`c`X  
[`YdfÄ[`hž`gcbXYfb`VY`Yi`W\h`h`h]YZYfY`a`YbgW\`]W\Y`J`Yfghf]W\_i`b[`Yb  
i`bX`X]Y`:`]Yfž`X]Y`a`]h`XYa` `K`i`bgW\`bUW`a`UhYf]Y``Ya` `6Yg]hn  
Y]b\Yf[`Y`h`"8]Y`Ni`gW\Ui`Yf`Yf`YVYbž`k`]Y`X]Y`>J[`X`bUW`XYa  
GW\Uhn`Y]bY`F`Y]\`Y`fÄhgY`\`UZhYf`J`YfVfYW\Yb`Ui`g`Øghž`U`g`&\_U`]a  
\_`Y]bYb`C`fh`Ui`Zhi`W\h`i`bhYfghØhnh`k`]fX`g]Y`j`cb`XYa  
Dc`]nY]\_c``Y[`Yb`<`Y]bYfž`[`Ygd]Y`h`j`cb`A`cf]hn`:`Ø\fa`Ubbž`XYf`U`g  
GW\`ØggY`dYfgcb`]b`XYb`9fa`]h`i`b[`Yb`Ui`Zhf]hh"

8Ugg`XYf`:`]`a` `Ui`Z`fYU`Yb`6Y[`YVYb`\\Y]hYb`VUg]Yfhž`j`Yf`Y]\`h`]`a  
ni`gÄm`]W\Yb`H]YZ[`Ub[`"8]Y`DfÄa` `]ggY`[`fY]Zh`X]Y`\\]ghcf]gW\Yb  
l`a`VfØW\Y`XYf`K`YbXYnY]h`Ui`Zi`bX`Äggh`X]Y`Ni`gW\Ui`Yf`]b`Y]bY  
9dcW\Y`Y]bhUi`W\Ybž`]b`XYf`j`]Y`Y`GW\]W\_gU`Y`j`cb`J`YfZc`[`hYb`i`bX  
HÄhYfb`g]W\`Ui`Z`hfU[`]gW\Y`K`Y]gY`j`Yfa`]gW\Yb`"Gc`W\Y`H\Ya`Yb`g]bX  
Ui`W\` ` \$`>J\fy`bUW\`XYf`K`]YXYfj`YfY]b][`i`b[`8Yi`hgW\`UbXg`j`cb  
&hYfYggYž`XYbb`X]Y`:`fU[`Y`bUW`:`YfYW\h][`\_Y]h`ZØf`X]Y`C`dZYf`XYf`  
G98!8]\_hUhi`f`V`Y]Vh`k`Y]hYf\]b`fY`Y`j`Ubh` `Y]b`H\Ya`Už`XUg`Ui`W\`Ui`Z  
<`i`VYfhi`g`?`bUVY`bUW\ni`YgYb`]ghž`XYf`Ui`Z`X]Y`i`bni`fY]W\YbXY  
↑`f]gh]gW\Y`5i`ZUfVY]hi`b[`\\]bk`Y]gh"

;`YfYW\h][`\_Y]h`ZØf`X]Y`C`dZYf`XYf`G98!

8]\_hUhi`f3

8]Y`:`YgW\Y\`b]ggY`]a`:`]`a` `k`YfZYb`[`Y]W\`nY]h][`Y]bYb`GW\UhnYb`Ui`Z  
X]Y`F`YU`]hÄhž`]b`XYf`j`]Y`Y`C`dZYf`XYf`G98!8]\_hUhi`f`Ui`W\`j`]Y`Y`>J\fy  
bUW\`XYf`K`YbXY`k`Y]hYf\]b`i`a` `]\fy`5bYf`\_Ybbi`b[`\_Äa`dZYb`"@Ui`h  
6Yf]W\hYb`j`cb`**6i`bXYghU**[`V`Y]Vh`X]Y`↑`f]gh]gW\Y`5i`ZUfVY]hi`b[`XYf  
HUhYb`XYf`G98!8]\_hUhi`f`\]Yfni`UbXY`k`Y]h\]bhYf`XYb`9fk`Ufhi`b[`Yb  
ni`fØW`"?"f]h]\_Yb`Y]bYf`G98!C`dZYfVYUi`ZhfU[`hYb`ni`Zc`[`Y`k`]fX`Yg  
XYb`C`dZYfb`b]W\h[`YfYW\hž`k`Ug`XYf`:`YgYhnYb`hk`i`fZ`ni`f  
J`YfVYggYfi`b[`fY\UV`]h]Yfi`b[`gfYW\h]W\Yf`J`c`fgW\`f]ZhYb`j`c`fg]Y\`h"

Bi f'fi bX'%i 'j cb`Yhk U`\* &"\$\$\$`Y]b[ Y`Y]hYhYb  
 9fa ]hhi b[ gj YfZU\ fYb`[ Y[ Yb`J YfUbhk cfh]WXY`XYf`88F`ZØ\ fhYb`ni  
 5b\_`U[ Yb`"8]Y`a Y]ghYb`X]YgYf`J YfZU\ fYb`k i fXYb`Y]b[ YghY`"h`cXYf  
 YbXYhYb`a ]h: fY]gdfØWYbž`k Ug`X]Y`J Yfnk Y]Zi b[ `XYf`6YhfcZZYbYb  
 bi f`bcW`ghY][ Yfh`"J ]Y`Y`ZØ\`Yb`g]W`U`g` CdZYf`nk Y]hYf`?`UggY ž  
 k Å\ fYbX`\`cW`fUb[ ][ Y`G98!: i b`\_h]cbÅfY`cZhi b[ YghfUZh  
 XUj cb`\_ca`a Yb`"Y]b`l`a ghUbXž`XYf`Y]bY`[ fc»Y`K Y`Y`Ub`l`ba`i`h  
 i bhYf`XYb`Y\Ya`U][ Yb`CdZYfb`Ui`g`Øgh"

## 9]b`5i`gV`]W\_`Ui`Z`X]Y`Ni`\_i`bZh

Ni fØW\_`ni`a`": ]a`." <UfhYf`6fcW\_`Yb.`8Yf`; c`XfUi`gW`"gh`bi`f`XYf  
 5bZUb[ ž`XYbb`X]Y`bYi`bhY`i`bX`nY\`bhY`9d]gcXY`XYg`: cfa`Uhg`g]bX  
 VYfY]hg`UV[ YXfY\`hi`bX`k`UfhYb`XUfUi`Z`VU`X`Ui`g[ YghfU\`h`ni  
 k YfXYb`"8]Yg`j`Yf\_Øfnh`X]Y`K`UfhYnY]h`ZØf`X]Y`: Ubg`XYf`FY]\`Y`i`bX  
 j`Yfgdf]W`h`gdUbbYbXY`: cfhgYhni`b[ Yb`"K`]YXYf\`c`i`b[ Yb`XYf  
 YfghYb`9d]gcXY`gcf[ Yb`ni`XYa`"XUZØfž`XUgg`X]Y`Ni`gW`Ui`Yf`V]g`ni`f  
 bÅW`ghYb`DfYa`]YfY`b]W`h`Ui`Z`XYb`; YgW`a`UW\_`j`cb`[`i`h[`Ya`UW`hYb  
 ?f]a`]bU`[ YgW`]W`hYb`j`Yfn]W`hYb`a`ØggYb"

⇒Y]bYf`NY]hž`]b`XYf`X]Y`5i`gY]bUbXYfgYhni`b[ `a`]h`XYf`88F!  
 JYf[ Ub[ Yb\`Y]h]a`a`Yf`bcW`U`\_hi`Y`""]ghž`j`YfV]bXYh` <UfhYf  
 6fcW\_`Yb.`8Yf`; c`XfUi`gW`"gdUbbYbXY`l`bhYf\`U`hi`b[ `a`]h  
 bUW`XYb\_]W`Yb`A`ca`YbhYb`"8Yf`: ]a`"Vf]b[`h`b]W`h`bi`f`X]Y`Gi`W`Y  
 bUW`Y]bYa`"j`Yf`cfYbYb`G`W`Uhn`Ui`Z`XYb`6]`XgW`]fa`ž`gcbXYfb`fY[`h  
 Ui`W`ni`f`FYZYI`]cb`ØVYf`; ]Yf`i`bX`X]Y`Xi`b`\_Yb`?`Ud]hY`XYf  
 XYi`hgW`Yb`; YgW`]W`hY`Ub"

8YhU]`g	
C fh	<Ufnž`8Yi`hgW`_UbX
E i`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "df]ga`U"XY</li> <li>• \i`VYfhi`g!`_bUVY"XY</li> <li>• k k k "Vi`bXYghU[`"XY</li> </ul>

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