

# B Yi Yf'; Y \ k Y [ ' ] a ' F chYa Ø \ ` Ybk Y [ . 6 Uff] YfY ZfY ] \ Y ] h ` ZØf ` U ` ` Y °

5a ' - "\$ + " & \$ & ) ' k i fXY ` XYf ` YfghY ` 6Ui UVgW \ b ] hh ` XYf'; Y \ k Y [ !  
9fbYi Yfi b [ ' ] a ' F chYa Ø \ ` Ybk Y [ ' ] b ` C ghYfcXY  
UV [ YgW \ ` cggYbž ` k Ug ` X ] Y ` 6Uff] YfY ZfY ] \ Y ] h ` j ` YfVYggYfh"



F chYa Ø \ ` Ybk Y [ ž ' + ) & \$ ` C ghYfcXY ` Ua ' < Ufnž ` 8 Yi hgW \ ` UbX ` !  
9] b [ ' ] fc » Yf ` G W \ f ] hh ` ZØf ` X ] Y ` 6Uff] YfY ZfY ] \ Y ] h ` ] b ` XYf ` GhUXh ` 5a ' - " ' ě ' ]  
& \$ & ) ' k i fXY ` XYf ` YfghY ` 6Ui UVgW \ b ] hh ` XYf'; Y \ k Y [ ! 9fbYi Yfi b [ ' ] a  
F chYa Ø \ ` Ybk Y [ ' UV [ YgW \ ` cggYb " ` K ] Y ` c ghYfcXY " XY ` VYf ] W \ hYhž  
k i fXY ` XYf'; Y \ k Y [ ' nk ] gW \ Yb ` XYf ` 6fØW \ Y ` ØVYf ` XYb ` A Ø \ ` Yb [ fUVYb  
i bX ` XYf ` 9] ba ØbXi b [ ' ] b ` X ] Y ` 9fbgh! A Ø ` Yf! 5 ` ` Y Y ` i a ZUggYbX ` gUb ] Yfh"  
J cf ` k Yb ] [ Yb ` K cW \ Yb ` YfZc ` [ hY ` X ] Y ` 5VbU \ a Y ` XYf ` 6Ui ` Y ] ghi b [ ž ` X ] Y  
X ] Y ` ; fi bX ` U [ Y ` ZØf ` Y ] b Y ` g ] W \ YfY ` i bX ` \_ca ZcfhUV ` Y ` : cfhVYk Y [ i b [   
ZØf ` U ` ` Y ` 6Øf [ Yf ] bbYb ` i bX ` 6Øf [ Yf ` gW \ UZZh"

9] b ` k ] W \ h ] [ Yf ` 5gdY ` \_h ` XYf ` F Ybcj ] Yfi b [ ' ] gh ` X ] Y ` J YfVYggYfi b [ ` XYf  
6Uff] YfY ZfY ] \ Y ] h ` ZØf ` A YbgW \ Yb ` a ] h ` A cV ] ` h Å hgY ] bgW \ f Å b \_i b [ Yb "  
Ni f'; Yk Å \ f Y ] ghi b [ ` Y ] b Yf ` VYggYfYb ` C f ] Ybh ] Yfi b [ ` i bX ` G ] W \ Yf \ Y ] h

k i fXY`Y]b`bYi Yg; Y`AbXYf`]bghU``Yfh"8]Yg`]gh`VYgcbXYfg  
fY`Yj Ubhž`XU`X]Y`F`ØW\_a`Y`Xi b[ Yb`Ui g`XYf`6Øf[ YfgW`UZh`i bX`j`ca  
6Y\]bXYfhYbVY]fUh`Ui Z`Y]bY`Y]b[ YgW`fAb`\_hY`Bi`hnVUf`\_Y]hXYg  
; YV]YhYg`\]bk`]YgYb"8]Y`]; YgUa`h\_cghYb`X]YgYf`A`U»bU`a`Y  
VY`Ui ZYb`g]W`Ui ZYhk`U`%, "\$\$\$`9i`fc`i`bX`VY]b`U`hYb`b`VYb`XYb  
6Ui`UfVY]hYb`Ui`W`6Ui`[`fi`bXi`bhYfgi`W`i`b[ Yb`i`bX  
J`Yfa`Yggi`b[ g`Y]ghi`b[ Yb`"

; Yd`UbhY`9fk`Y]hYfi`b[ Yb`i`bX`]b`\_`i`g]j`Y  
=bZfUghfi`\_hi`f`

8]Y`GhUXhj`Yfk`U`hi`b[ `j`cb`C`ghYfcXY`gYhnh`Y]b`NY]W`Yb`ZØf`Y]bY  
]b`\_`i`g]j`Y`=bZfUghfi`\_hi`f"9]b`[ Yd`UbhYf`nk`Y]hYf`6Ui`UVgW`b]hh`gc``  
X]Y`GUb]Yfi`b[ `XYf`6fØW`\_Y`ØVYf`XYb`A`Ø\`Yb[ fUVYb`g`ck`]Y`Y]bY  
k`Y]hYfY`; Y\k`Y[ !9fbYi`Yfi`b[ `]b`X]YgYa`6YfY]W`i`a`ZUggYb"8Ua`]h  
k`]fX`b]W`h`bi`f`Ui`Z`X]Y`6YXØfZb]ggY`XYf`F`c``ghi`\`ZU\`fYf`i`bX  
A`YbgW`Yb`a`]h; Y\`]\`ZYb`Y]b[ Y[ Ub[ Ybž`gcbXYfb`Ui`W`Ui`Z`Y]bY  
VfY]hYfY`Ni`[ `Ab[ `]W`\_Y]h`ZØf`U`Y`"

9]b`<]bk`Y]gž`XYf`]a`Ni`gUa`a`Yb`U`b[ `a`]h`XYf`VUff]YfY`ZfY]Yb  
; YghU`hi`b[ `cZh`Yfk`Å`b`h`k`]fXž`]gh`X]Y`B`cfa`8`B`%, \$(`\$!%"8]YgY  
XYZ]b]Yfh`k`]W`h][`Y`?`f]hYf]Yb`ZØf`X]Y`; YghU`hi`b[ `ÖZY`bh]W`Yf  
J`Yf`\_Y\`fgZ`ÅW`Ybž`Y]bgW`Y]Y»`]W`X`Yf`6fY]hY`i`bX`6YgW`UZZY`b`Y]h  
j`cb`K`Y[ Yb`i`bX`9]b[ `Åb[ Yb"8`Gc`g]bX`VY]gd]Y`gk`Y]gY  
A`]bXYghVfY]hYb`ZØf`6Yk`Y[ i`b[ gZ`ÅW`Yb`ZYgh[ `Y`Y[ hž`X]Y`Y]bY  
g]W`YfY`6Y[ Y[ bi`b[ `nk`]gW`Yb`i`»[ `Åb[ Yfb`i`bX`A`YbgW`Yb`a`]h  
VYgcbXYfYb`6YXØfZb]ggYb`Yfa`Ö[ `]W`Yb"9]b`6Y]gd]Y`nY][`hž`XUgg  
X]Y`Ya`dZc`\`YbY`K`Y[ YVfY]hY`VY]6Y[ Y[ bi`b[ Yb`a`]h`F`c``ghØ`\`Ybž  
?]bXYfk`U[ Yb`cXYf`; Y\`]\`ZYb`a`]bXYghYbg`%ž`\$, `a`VYhfU[ Yb`gc``hYž  
i`a`YXYfnY]h`Y]bY`cfXbi`b[ g[ Ya`Å»Y`Bi`hmi`b[ `ni`i`[ Yk`Å`f`Y]ghYb"  
8UVY]`k`YfXYb`Ui`W`5gdY`\_hY`k`]Y`X]Y`5VZØ\`fi`b[ `j`cb  
C`VYfZ`ÅW`Ybk`UggYfž`X]Y`C`VYfZ`ÅW`YbVYgW`UZZY`b`Y]h`i`bX`X]Y  
B`chk`YbX][`\_Y]hj`cb`hU`\_h]`Yb`6cXYb]bX]\_Uhc`fYb`VYfØW`\_g]W`h][`hž`k`]Y  
**bi`VUff]YfY"XY`Yf`Åi`hYfh`**

9]b`GW`f]hh`]b`X]Y`Ni`\_i`bZh`

8]Y': Yfh[ ghY`i b[ `XYf'GUb]Yfi b[ gUfVY]hYb'a Uf\_]Yfh'gca ]h'b]W h  
bi f'Y]bYb': cfhgW f]hh]b`XYf'GhUXhYb hk ]W\_`i b[ ž'gcbXYfb'ghY\ h  
Ui W`ja `?cbhYI h'XYf'I B!6Y\]bXYfhYb fYW hg\_cbj Ybh]cb`j cb`&\$\$, ž  
X]Y`X]Y`F YW hY`j cb`A YbgW Yb'a ]h'6Y\]bXYfi b[ Yb'ghÅf\_Yb'gc`" "  
Ni [ Ub[ `ni `ÖZZbh]W Yf` ð ZfUghfi \_hi f`]gh`Y]b'; fi bXfYW hž`i bX`X]Y  
GhUXh`Y]ghYh'a ]h`X]YgYb`5fVY]hYb`Y]bYb`VYXYi hYbXYb`6Y]hfU[ `ni f  
: ÒfXYfi b[ `XYf`6Uff]YfY ZfY]\Y]h`"8]YgY`Bcfa Ybž`k ]Y`X]Y`8 →  
%, \$( \$žg]bX`b]W h`bi f`J cfgW f]ZhYbž'gcbXYfb`Ui W`Y]b`@Y]hZUXYb  
ZØf`X]Y`GW UZi b[ `Y]bYf`]b\_`i g]j Yb'; YgY`gW UZh"

C ghYfcXY`nY][ h'a ]h`X]YgYf`A U» bU\ a Yž`XUgg`XU`Yhk Ug`VYk Y[ h  
k ]fX`i bX`XUgg`Y]b`[ i hYg`< ÅbXW Yb`ZØf`X]Y'; YghU`hi b[  
ÖZZbh]W Yf`F Åi a Y`Ub`XYb`HU[ `[ Y`Y[ h`k ]fX`"8]Y`Ui ZYbXY  
?ca a i b]\_Uh]cb`a ]h`XYf`6Øf[ YfgW UZh`VYgcbXYfg`a ]h`A YbgW Ybž  
X]Y`Ui ZVUff]YfY ZfY]Y`5b[ YVchY`Ub[ Yk ]YgYb`g]bXž`gh`XUVY]  
i bYf`Ägg`]W`"8Yf`K Y[ `ni f` ð \_`i g]cb`]gh`Ub[ ž`XcW`YXY  
A U» bU\ a Y`Vf]b[ h`i bg`Y]b`[ i hYg`GhØW\_`bÅ\Yf`

8 YhU]`g	
C fh	F chYa Ø\`Ybk Y[ ž' +) &\$`C ghYfcXY`Ua` < Ufnž 8 Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "cghYfcXY"XY</li> <li>• bi ``VUff]YfY"XY</li> <li>• k k k "X]b%, \$( \$"XY</li> </ul>

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