

K Yb][ Yf`NØ[ Y`]a ` < Ufn.  
: U\ fd`Ub`ÀbXYfi b[ Yb`UV`%( " ' ð ` ] ' & \$ & ) °

K Y[ Yb`DYfgcbU`a Ub[ Y``ÀbXYfb`X]Y` < UfnYf  
GW`a U`gdi fVU\`bYb`]\fYb` : U\ fd`Ub`j ca `%( " `V]g`&+`" ` ð ` ] ' & \$ & ) " `GYW`g`8Ua dZnØ[ Y`ni a `6fcW\_Yb`hÀ[ `]W`"



< Ufnž`8Yi hgW` `UbX`!`5V`A cbhU[ ž`XYa `%( " ` ð ` ] ' ž`\_ÒbbYb`g]W`X]Y  
: U\ f[ `ÀghY`XYf`< UfnYf`GW`a U`gdi fVU\`bYb`fk`G6Ł`Ui Z`Y]b][ Y  
ÿbXYfi b[ Yb`]a ` : U\ fd`Ub`Y]bghY`Yb`"K ]Y`A`8F`VYf]W`hYhž`Y[ h`XYf  
; fi bX`ZØf`X]Y`5bdUggi b[ `]b`Y]bYa ` \_i fnZf]gh][ Yb`dYfgcbY`Yb  
9b[ dUgg`"8]YgYf`fYgi `h]Yfh`Ui g`Yf`\_fUb`\_hYb`Ni [ `Y]hYfb`i bX`n]Y`h  
XUfUi Z`UVž`UV`XYa `%( " `V]g`ni a `&+`" ` ð ` ] ' & \$ & ) `Y]bYb`ni j Yf`Àgg][ Yb  
?YfbVYhf]YV`Ui ZfYW`hni Yf`U`hYb`i bX`X]Y`6YXØfZb]ggY`XYf  
: U\ f[ `ÀghY`VYgha `Ø[ `]W`ni `VYfØW\_g]W`h][ Yb`"

8]Y`j cb`XYb`ÿbXYfi b[ Yb`VYhfcZZYbYb`GhfYW\_Yb`g]bX`X]Y  
6fcW\_YbVU\`bž`X]Y`gØX`]W`Y`i bX`a ]h`h`YfY`< Ufnei YfVU\`b`gc k ]Y`X]Y  
GY`\_YhU`VU\`b`" ` ðgVYgcbXYfY`VY]`XYb`8Ua dZni [ j YfV]bXi b[ Yb  
ni a `6fcW\_Yb`k ]fX`Yg`9]bgW`fÀb`\_i b[ Yb`[ YVYb` `gc`ZU\`fYb`UV

gcZcfh'hÀ[ `]W`bi f'bcW`gYW`g'8Ua dZni [ dUUFYž'k Ug'nk Y]'k Yb][ Yf  
]gh'U`g'ØV`]W`"8Yf'YfghY`Ni [ `ghUfhYhi a`-`l` \f`]b`K`Yfb][ YfcXY`i bX  
X]Y`YhnhY`6Yf[ ZU`fh'gYhnh'i a`%(`l` \f`UV`"8]Y`YhnhY`HU`ZU`fh'j ca  
6fcW`Yb`YfZc`[ hi a`%\*`.%-`l` \f`"

## 9bhZU`YbXY`J YfV]bXi b[ Yb

8]Y': U\ f[ ÀghY`a ØggYb`g]W`Ui ZY]b][ Y`YbhZU`YbXY`J YfV]bXi b[ Yb  
Y]bghY`Yb`"9g[ ]Vh`\_Y]bY`a cf[ YbX`]W`Y`J YfV]bXi b[ `nk`]gW`Yb  
K`Yfb][ YfcXY`i bX`GW`]Yf`\_Y`a Y\ fž'i bX`Ui W`X]Y  
GdÀhj`YfV]bXi b[ Yb`g]bX`VYhfcZZYb`"Gc`ZÀ`h'i bhYf`UbXYfYa`XYf  
%+.`&`l` \f`Ni [ `j`cb`K`Yfb][ YfcXY`bUW`BcfX\Ui gYb`Ui g`gck`]Y`XYf  
%+.`&`l` \f`Ni [ `j`cb`9]gZY`XYf`HU`a Ø\`Y`bUW`K`Yfb][ YfcXY`"8]Y  
<G6`]gh`VYa`Ø\hž`]a`VYghYb`≠hYfYggY`XYf': U\ f[ ÀghY`ni`U[ ]YfYb"

8UfØVYf`\]bUi g`Yf[ YVYb`g]W`Ui W`Y`bXYfi b[ Yb`Ui Z`XYf`gØX`]W`Yb  
i bX`a`]h`YfYb`<Ufnei`YfVU\ b`"8]Y`a`cf[ YbX`]W`Yb`i bX  
UVYbX`]W`Yb`J YfV]bXi b[ Yb`ZØf`6Yfi ZgdYbX`Yf`nk`]gW`Yb  
BcfX\Ui gYbž`B]YXYfgUW`gk`YfZYb`i bX`≠ZY`X`k`YfXYb`YbhZU`Yb`"8Yf  
YfghY`Ni [ `UV`BcfX\Ui gYb`ZÀ`fh`a`cbhU[ g`V]g`ZFY]hU[ g`i`a``,`.)`(`  
l` \f`"8]YgY`5bdUggi`b[ Yb`n]Y`Yb`XUfUi Z`UVž`X]Y`5i`ZFYW`hYf\U`hi`b[  
XYg`J`Yf`\_Y\fg`ni`g]W`Yfbž`Ui`W`k`Ybb`X]Y`F`U\`a`YbVYX]b[ i`b[ Yb  
b]W`h`cdh]a`U`g]bX`"

## GW`]YbYbYfgUhnj`Yf`\_Y` \f`i`bX`5i`gV`]W`\_

≠`Y]b][ Yb': À`Yb`k`]fX`Yg`Y]bYb`GW`]YbYbYfgUhnj`Yf`\_Y` \f`a`]h  
6i`ggYb`[ YVYbž`i`a`X]Y`YbhZU`YbXYb`J YfV]bXi b[ Yb`ni  
\_ca`dYbg]YfYb`"K`Y]hYfY`≠Zcfa`Uh]cbYb`i bX`XYf`Ub[ YdUgghY  
: U\fd`Ub`g]bX`Ui Z`XYf`<ca`YdU[ Y`XYf`<UfnYf`GW`a`U`gdi`fVU\`bYb  
UVfi`ZUfž`gcXUgg': U\ f[ ÀghY`g]W`VY]`D`Ubi`b[ gZFU[ Yb`X]fY`\_h  
]bZcfa`]YfYb`\_ØbbYb"

8]YgY`G]hi`Uh]cb`]gh`U`YfX]b[ g`\_Y]b`9]bnY`ZU`ž`XYbb`XYf  
: UW`\_f`ÀZha`Ub[ Y`VYhf]Zhi`ni`bY\`a`YbX`J`Yf`\_Y` \fgVYhf]YVY`]b  
8Yi`hgW`UbX`"@Ui`h`HU[ YggW`Ui` \UVYb`nU\`fY]W`Y`6Yhf]YVY`a`]h  
DYfgcb`U`Yb[ d`ÀggYb`ni`\_`Àa`dZYbž`X]Y`Xi`fW`Y]bYb`ØVYfU`hYfhYb  
A`]hUfVY]hYfghUa`a`j`YfgW`ÀfZhi`k`YfXYb`"≠`@Y]dn][ `Z]Y`Yb`k`Y[ Yb

DYfgcbU`a Ub[ Y`G!6U\b!J YfV]bXi b[ Yb`Ui gž`k Ug`X]Y`DYbX`Yf  
 Yf\YV`]W\`VY`UghYhY"8]YgY`9bhk ]W`i b[ Yb`k YfZYb`Y]b`@]W`h`Ui Z  
 X]Y`<YfUi gZcfXYfi b[ Ybž`a ]h`XYbYb`Ui W\`X]Y`<G6`\_cbZfcbh]Yfh`]gh"

I a ``Ub[ Zf]gh][ `XYb`6Yhf]YV`Ui ZfYW`hni Yf\U`hYbž`g]bX`A U» bU\`a Yb  
 bchk YbX][ ž`X]Y`X]Y`Ni k UbXYfi b[ `j cb`: UW`\_f`Z`hYb`Yf`Y]W`hYfb  
 i bX`X]Y`5fVY]hga Uf`\_hhY]`bU\`a Y`XYf`: fUi Yb`gck ]Y`À`hYfYb  
 DYfgcbYb`Yf\`Ò\`Yb`\_`ÒbbhYb"8]Y`<UfnYf`GW`a U`gdi fVU\`bYb  
 j Yfgi W`Ybž`a ]h`]\fYb`5bdUggi b[ Yb`dfcU`\_h]j`Ui Z`X]Y  
 <YfUi gZcfXYfi b[ Yb`ni`fYU[ ]YfYb`i bX`Ui W\`]b`gW`k ]Yf][ Yb`NY]hYb  
 X]Y`J YfV]bXi b[ `nk ]gW`Yb`XYb`k ]W`h][ Yb`hci f]gh]gW`Yb`N]Y`Yb`ja  
 <Ufn`i bX`XYb`: U\`f[ `ÀghYb`ni`g]W`Yfb"

8YhU]`g	
C fh	< Ufnž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "a Xf"XY</li> <li>• k k k "Y]gYbVU\`b!_i f]Yf"XY</li> <li>• k k k "hU[ YggW`Ui "XY</li> </ul>

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