

# GWX cW\_ 'VY]'A Y]ghYfZY]Yf. '5i hc 'fUgh]'b A YbgWXYba Yb[ Y']b '@]j Yfdcc`°

9]b 'A Ubb'Z \f'k Å\fybX'XYf'A Y]ghYfZY]Yf'j cb '@]j Yfdcc`]b  
Y]bY'A YbgWXYba Yb[ Yž'a Y\fyfy'J Yf'YhnhY''DfYa ]Yfa ]b]ghYf  
GhUfa Yf'Ài »Yfh'g]W "



K UhYf'GhfYYhž '@]j Yfdcc`ž'J YfY]b][ hYg'? Òb][ fY]W '!'5a '&\*"  
A U] &\$&) 'YfY][ bYhY'g]W ]b '@]j Yfdcc`Y]b'YfgW ØhhYfbXYf'J cfZU`  
k Å\fybX'XYf': i »VU`!A Y]ghYfZY]Yf'XYg': 7 '@]j Yfdcc`''9]b  
)' !Å\f][ Yf'A Ubb'Ui g'XYf'l a [ YVi b[ 'Z \f'a ]h'Y]bYa 'Xi b\_Yb  
5i hc ]b'Y]bY'↑ VY`bXY'A YbgWXYba Yb[ Y'i bX'j Yf'YhnhY'XUVY]  
a Y\fyfy'DYfgcbYb''DfYa ]Yfa ]b]ghYf'?Y]f'GhUfa Yf'Ài »Yfh'g]W'ni  
XYb'YbhgYh'n]WYb'GnYbYb'i bX'gdfUW'gY]bY'; YXUb\_Yb'ZØf'X]Y  
J Yf'YhnhYb'Ui g''8]Y'Dc`]nY]'XYf'A YfgYmg]XY'bU\ a 'XYb': U\fyf  
bcW'Ua'igY'VYb'5VYbX'ZYghi bX''Y]hYhY'9fa ]h'i b[ Yb'Y]b"

8]Y': Y]Yf]W\_Y]hYb'ni 'XYf'A Y]ghYfgW UZh'XYg': 7 '@]j Yfdcc`nc[ Yb  
nY\bhUi gYbXY': Ubg'Ubž'X]Y'Ui Z'XYb'GhfU» Yb'ZY]YfhYb''9mYk ]hbYgg!  
6Yf]W hY'VYgW'fY]VYb'Y]bY'W Uch]gWY'GnYbYf]Y'a ]h'GW'fY]Yb'i bX

dUb]gWXYb`F YU\_h]cbYb`XYf': Y]YfbXYb""8 ]Y`J ]XYcgž`X]Y`]b`gcn]U`Yb  
A YX]Yb`\_i fg]YfhYbž`nY][ Ybž`k ]Y`XUg': U\fnYi [ `Xi fW`X]Y  
A YbgWXYba`Yb[ Y`fUghYž`VYj`cf`X]Y`Dc`]nY`\_f`ÅZhY`Y]b[ f]ZYb"  
I b]Zcfa`]YfhY`6YUa`hY`i`a`ghY`hYb`XUg`5i`hcž`k`Å`fYbX  
F Yhhi`b[ g\_f`ÅZhY`g]WXY`i`a`X]Y`J`Yf`YhnhYb`\_Øa`a`YfhYb""8Yf`J`cfZU`  
k`i`fXY`XYf`Dc`]nY][ Y[ Yb`%, `I`f`C`fhgnY]h[ Ya`Y`XYhž`ni`b`ÅW`gh`k`Uf  
j`cb`Y]bYa`i`I`bZU`a`]h': i`» [ `Åb[ Yfb`X]Y`F`YXY"

## 9fa`]hh`i`b[ Yb`i`bX`F`YU\_h]cbYb

B UW`XYa`\_J`cfZU`f]YZ`X]Y`Dc`]nY]`X]Y`^`ZYbh`]WXY`h`X`Uni`\_Ui`Ž  
\_Y]bY`GdY`\_i`\_Uh]cbYb`ØVYf`X]Y`i`a`gh`ÅbXY`XYg`J`cfZU`g`Ubni`ghY`Yb"  
8Yf`B`cfh`K`Ygh`5a`Vi`\_UbW`GYfj`]WXY`UfVY]hYhY`Yb[ `a`]h`UbXYfYb  
F Yhhi`b[ gX]YbghYb`ni`gUa`a`Ybž`i`a`X]Yb`J`Yf`YhnhYb`gc`gWXY`bY`k`Y  
a`Ø[ `]WXY`a`YX]n]b]gWXY`<`]ZY`ni`\_Y]ghYb""9]bY`DfYggY`\_cbZYfYbn  
k`i`fXY`ZØf`XYb`gd`ÅhYfYb`5VYbX`Ub[ Y`\_ØbX][ hž`i`a`k`Y]hYfY  
ÆZcfa`Uh]cbYb`ni`i`[ YVYb""Ni`XYa`\_VY`\_i`bXYhY`XYf': 7`@j`Yfdcc`  
gY]bY'; YXUb`\_Yb`i`bX'; YVYhY`ZØf`X]Y`6Yhfc`ZYbYb`i`bX`Vch  
I`bhYfgh`Øhni`b[ `Ub""NU`fY]WXY`UbXYfY': i`» VU`j`YfY]bY  
gc`]XUf]g]YfhYb`g]WXY`VYbZU`g`a`]hXYa`\_?`i`V`i`bX`XYb`J`Yf`YhnhYb"

## G]WXYf\Y]hgUgdY`\_hY`VY]

; fc» j`YfUbghU`hi`b[ Yb

Gc`WXY`J`cfZ`Å`Y`k`YfZYb': fU[ Yb`ni`f`G]WXYf\Y]h`VY]  
; fc» j`YfUbghU`hi`b[ Yb`Ui`Z`Æ`8Yi`hgWXY`UbX`Yhk`U`a`ØggYb  
G]WXYf\Y]hgUgdY`\_hY`j`cb`?`ca`a`i`bYb`[ fØbX`]WXY`[ YdfØZh`k`YfXYbž  
VYgcbXYfg`VY]`J`YfUbghU`hi`b[ Yb`a`]h`Yf\`Ø`hYa  
; YZ`Å`fXi`b[ gdchYbh]U`""8Yf`C`f]Ybh]Yfi`b[ gfU`a`Ybž`XYf`gY]h`&\$%&  
Yb`hk`]WXY`h`i`bX`fY[ Y`a`Å»][ `ØVYfUfVY]hYh`k`i`fXYž`V]YhYh  
<UbX`i`b[ gYa`dZY`i`b[ Yb`ni`f`D`Ubi`b[ `i`bX`8i`fW`ZØ`fi`b[ `gc`WXYf  
9j`Yb`hg""N]Y`\_]gh`Ygž`X]Y`G]WXYf\Y]h`XYf`HY]`bY`a`Yf`ni  
[ Yk`Å`f`Y]ghYb`i`bX`g]WXYfni`ghY`Ybž`XUgg`U`Y`YfZcfXYf`]WXYb  
A`U»`bU`a`Yb`Yf[ f]ZYb`k`YfXYb"

6Y]`a`Y`f`U`g`Y]bYf`A`j`cb`Yfk`UfhYhYf`HY]`bY`a`Yf`Ub`XYf  
A`Y]ghYfZY]Yf`XYg': 7`@j`Yfdcc`]gh`Yg`Yb`hgWXY]XYbXž

G]W\Yf\Y]hg\_cbnYdhY`ni`ja`d`Ya`Ybh]YfYbž`X]Y`VUi`]W\Yž`hYW\`b]gW\Y`  
i`bX`cf[`Ub]gUhc]f]gW\Y`A`U»`bU\`a`Yb`i`a`ZUggYb"9]b`ghfi`\_hi`f]YfhYg`  
J`YfZU\`fYb`gc``XUVY]`\Y`ZYbž`F]g]\_Yb`ni`a`]b]a`]YfYb`i`bX`X]Y`  
G]W\Yf\Y]h`XYf`J`YfUbghU`hi`b[`ni`[`Yk`À`f`Y]ghYb"

8]Y`9fa`]h`i`b[`Yb`ni`X`Ya`J`cfZU``]b`@]j`Yfdcc`X`Ui`Yfb`Ubž`k`À`f`Yb`X`  
X]Y`GhUXh]g]W\`Ui`Z`X]Y`<`YfUi`gZc`f`X`Y`fi`b[`Yb`V`Y]a`A`UbU[`Ya`Ybh]j`cb`  
;`fc»`YfY][`b]ggYb`V`Y`g]bb`hi`bX`X]Y`G]W\Yf\Y]hgghUbXUfXg`k`Y]hYf`  
j`YfV`Y`gg`Y`fh"

8YhU]`g	
J`c`f`Z`U``	J`Y`f`_`Y`\`f`g`i`b`Z`U``
C`f`h`	K`U`h`Y`f`G`h`f`Y`Y`h`ž`@]j`Y`f`d`c`c`ž`J`Y`f`Y]b][`h`Y`g` ?`Ò`b][`f`Y]W\`
:`Y`g`h`b`U`\`a`Y`b`	%
E`i`Y``Y`b`	<ul style="list-style-type: none"> <li>• k k k "hU[ Yggd]Y[ Y``XY</li> <li>• k k k "Vf"XY</li> <li>• k k k "]a "bfk</li> </ul>

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