

# HYffcf`]b`Fi gg`UbX.´6fØW\_YbVfØWY \_cghYb`g]YVYb`@YVYb`]b`6f`Ubg\_°

5a`%"'† b]`&\$&)´k i fXYb`nk Y]´6fØW\_Yb`]b`Fi gg`UbX`Xi fW  
9l d`cg]cbYb`nYfghØfhž`k Ug`U`g`HYffcfU\_h`Y]b`[ Yghi Zh`k ]fX`  
G]YVYb`HchY`"



6f`Ubg\_ž`Fi gg`UbX`!´5a`GUa ghU[ UVYbXž`XYb`%"'† b]`&\$&) ž`\_Ua  
Yg`]b`XYf`FY[ ]cb`6f`Ubg\_`ni`Y]bYa`hfU[ ]gWYb`J`cfZU`´.´9]bY  
5i hcVU`b!6fØW\_Y`ghØfnhY`i a`&&. (´I`f`Y]b`Bi`f`k`Yb][`Y`Ghi`b`XYb  
gd`hYfž`Ua`GcbbhU[ a`cf[ Ybž`k i fXY`Y]bY`9]gYbVU`bVfØW\_Y`]b`XYf  
FY[ ]cb`?`i fg\_`Xi fW`Y]bY`9l d`cg]cb`nYfghØfhž`k Ug`ni`Y]bYf  
9bh[ `Y]gi b[ `Y]bYg`Ni [ Yg`ZØ`fhY`"Fi gg]gWY`9fa`]h`Yf`ghi`ZhYb  
VY]XY`J`cfZ`Y`U`g`HYffcfU\_h`Y`Y]b`"Gk`Yh`UbU`DYhfYb`cž`X]Y  
GdfYWYf]b`XYg`9fa`]h`i b[ g\_ca`]hY`Ygž`VYgh`h][`hY`X]YgY`9]bghi`Zi`b[  
i`bX`VYf]W`hY`hY`j`cb`Y]bYf`\_ccfX]bUh]j`Yb`GdfYb[ i`b[ `XYf`6fØW\_Yb  
]b`6f`Ubg\_`i`bX`?`i fg\_`"

8Yf`;`ci`j`YfbYi`f`j`cb`6f`Ubg\_ž`5`Yl`UbXYf`6c[ ca`Ugž[ UV`VY`\_Ubbž  
XUgg`X]Y`6fØW\_Y`k`À`fYbX`XYf`8i`fW`ZU`fh`Y]bYg`Ni [ Yg]`cb`

?`ja ck c`bUW`A cg\_Ui`a`h' , , `DUggU[ ]YfYb`[ YgdfYb[ h`k i fXY"  
6Y]`X]YgYa`i`b[ `ØW`]b`6f`Ubg`\_j`Yf`cfYb`g]YVYb`A`YbgW`Yb`]`f`  
@VYbž`i`bX`a`]bXYghYbg`+`%`k`Y]hYfY`k`i`fXYb`j`Yf`Yhnh`" `#`?`i`fg`\_`[`UV`  
Yg`Y]bYb`J`Yf`YhnhYb`Ui`Z`XYa`Y`bh[ `Y]ghYb`Ni`[`ž`XYggYb`@`\_`ca`ch]j`Y`  
]b`6f`UbX`[`Yf]Yhž`Y`XcW`gW`bY`" `[`Y`ØgW`h`k`YfXYb`\_`c`b`b`h`"

## Dc`]h]gW`Y`Gd`Ubb`i`b`[`Y`b`i`b`X`J`c`f`k`Ø`f`Z`Y`

8]Y`9fa`]h`i`b`[`gYf[`YVb]ggY`\\UVYb`VYfY]hg`dc`]h]gW`Y`F`YU`\_h]cbYb`  
Ui`g[`Y`Øgh`F`i`gg]gW`Y`Dc`]h]\_Yf`a`UW`Yb`X]Y`i`\_fU]bY`ZØf`X]Y`  
6fØW`YbgdfYb[`i`b[`Yb`j`YfUbhk`cfh`]W`i`bX`gdFYW`Yb`j`cb`  
GUVchU[`Y`"8]YgY`J`cfZ`"Y`YfY][`bYhYb`g]W`Y`]bYb`HU[`j`cf`  
[`Yd`UbhYb`];`Ygdf`ÅW`Yb`nk`]gW`Yb`F`i`gg`UbX`i`bX`XYf`i`\_fU]bY`ØVYf`  
Y]bY`a`Ø[`]W`Y`K`UZZYbfi`\\Y`"K`Å`fYbXXYggYb`VYf]W`hYhY`XYf`  
i`\_fU]b]gW`Y`A`]`]h`Åf[`Y`Y]a`X]Ybghj`cb`XYf`GdfYb[`i`b[`]Y]bYg`  
;`ØhYfni`[`g]b`GUdcf]gW`gW`Už`XYf`]b`F]W`hi`b[`]f]a`i`bhYfk`Y[`g`  
k`Uf`"8]YgY`9i`d`c`g]cb`i`bhYfVfUW`Y]bY`k`]W`h[`Y`"c`[`]gh]gW`Y`  
J`Yf`\_Y`f`g`UXYf`XYg`fi`gg]gW`Yb`A`]`]h`Åfg"

5b`X]YgYa`\_f]h]gW`Yb`Di`b`\_h]gh`Ui`W`Df`Åg]XYbh`K`UX]a`]f`Di`h]b`  
]bZcfa`]Yfhk`cfXYbž`i`bX`Yf`ZØ`fhY`HY`YZcbUhY`a`]h`XYa`7`YZ`XYf`  
fi`gg]gW`Yb`9]gYbVU`b`gck`]Y`XYa`";`ci`j`YfbYi`f`j`cb`6f`Ubg`\_"8`Ug`  
J`Yfk`]ffgd]Y`i`a`X]Y`6fØW`YbgdfYb[`i`b[`Yb`k`YW`h`9f]bbYfi`b[`Yb`Ub`  
X]Y`Øb[`YfY`;`YgW`]W`hY`XYg`HYffcf]ga`i`gž`XYf`g]W`k`Y`hk`Y]h`  
j`Yfgh`Åf`\_h`i`bX`ni`bY`a`YbX`Ui`Z`dc`]h]gW`]bghUV]Y`F`Y[`]cbYb`  
\_`c`b`n`Y`b`h`f]Y`f`h`"

## ?`cb`h`Y`I`h`i`b`X`[`c`V`U`Y`D`Y`f`g`d`Y`\_`h]j`Y`

8]Y`NU`\\`XYf`HYffcfcdZYf[`c`V`U`]gh`nk`Uf`]a`i`J`f`&`\$`%`&`%`Ui`Z`Y`hk`U`  
+`" `( & [`Ygi`b`\_Ybž`fYa`U]bg`Y`XcW`Y]b`Xf`Åb[`YbXYg`DfcV`Ya`"@`Ui`h`  
Y]bYa`6Yf]W`h`XYg`#gh]hi`hY`Zcf`9W`c`b`ca`]Wg`UbX`DYUW`Z`UbXYb`  
ØVYf`-`+`Dfc`n`Y`b`h`XYf`HYffcf`Ub`g`W`Å[`Y`]b`?`cb`Z`\_h[`YV]YhYb`ghUhhž`  
X`Uni`[`Y`\\ØfYb`F`Y[`]cbYb`k`]Y`X]Y`GU`Y`nc`bY`i`bX`5Z[`\\Ub]ghUb`"  
5Z[`\\Ub]ghUb`V`Y]Vh`X`Ug`Ua`gh`Åf`\_ghYb`VYhfc`ZYbY`@`UbX`Xi`f`W`  
hYffcf]gh]gW`Y`5`\_h]j`]h`Å`h`Y`b`"8]YgY`<`]bhYf[`fi`bX]bZcfa`Uh]cbYb`  
j`YfXYi`h]W`Ybž`k`]Y`h]YZ`X`Ug`DfcV`Ya`XYg`HYffcf]ga`i`g`j`Yfk`i`fnY`h`  
]gh`i`bX`k`]Y`\_`ca`d`Y`I`X]Y`G]W`Yf`Y]hg`U[`Y`]b`j`]Y`Yb`@`Å`b`XYfb`]gh`"

8]Y`HfU[ ÒX]Y`]b`6f`Ubg\_`i bX`?`i fg\_`j YfXYi h]W`h`X]Y`Ub\U`hYbXYb  
 G]W`Yf\Y]hgf]g]\_Yb`i bX`X]Y`ZfU[ ]`Yb`d`c`h]gW`Yb`J`Yf\`À`hb]ggY`i]b`XYf  
 FY[ ]cbž`i bX`X]Y`9fY][ b]ggY`k`YfZYb`Y]bYb`U`Ub[ Yb`G`W`U`h`Y`b`U`i`Z`X]Y  
 VYfY]hg`Ub[ YgdUbbhYb`6Yn]Y\i b[ Yb`nk`]gW`Yb`F`i`gg`UbX`i`bX`XYf  
 I`\_fU]bY"

: Øf`k`Y]hYfY`i`bZcfa`U]cbYb`ni`X`Y`b`J`c`f`Z`A`Y`b`i`bX`XYfYb  
 5i`gk`]f\_`i`b[ Yb`U`i`Z`X]Y`FY[ ]cb`VYgi`W`Y`b`G]Y`i`**bgYf**  
**A`]hhY`Y`i`f`c`d`U`ž`H`U[ Y`gg`W`U`i`g`ck`]Y`G`h`U`h]ghU"**

8YhU]`g	
J`c`f`Z`U``	HYffcf]ga`i`g
I`f`g`U`W`X`Y	9l`d`c`g]cb
C`f`h	6f`U`bg_`ž`F`i`gg`U`b`X
J`Y`f`Y`h`h`Y	+&
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"i`bgYf!`a`]hhY`Y`i`f`c`d`U"W`ł`a</li> <li>• k`k`k`"hU[ Y`gg`W`U`i`"X`Y</li> <li>• X`Y`"ghU`h]ghU"W`ł`a</li> </ul>

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