

# < ]hnYk Y`Y`]b`9fZi fh. `A Ø`UVZi \ f`ghUfhYh nk Y]`Ghi bXYb`ZfØ\Yf°

9fZi fh`ghY\hj cf`YI hfYa Yf`< ]hnYk Y`Y`"A Ø`UVZi \ f`ghUfhYh ZfØ\Yfž`i a` `6YgWÅZh][ hY`ni` `gWØhnYb`"H]ddg`ni f`< ]hnY ghY\Yb`VYfY]h"



9fZi fhž`8Yi hgW`UbX`!`8]Y`Gca a Yf\]hnY`a UW`hig]W`VYa Yf\_VUf. 5V`XYa` `%"`&`\$`&` `Yfk UfhYb`X]Y`9fZi fhYf`YI hfYa Y HYa dYfUhi fghY][ Yfi b[ Ybž`X]Y`A YbgW`i bX`BUhi f`ghUf`\_VY`UghYb k YfXYb`"K ]Y`H\Øf]b[ Yb&(`VYf]W`hYhž`\Uh`XYf`8Yi hgW`Y K YhhYfX]Ybgh`fB K 8Ł`Y]bY`Ua h]W`Y`<]hnYk Ufbi b[ \YfUi g[ Y[ VYb`"I a`XYb`6YgWÅZh][ hYb`XYf`A Ø`UVZi \ f`Y]bYb [ Ygi bX\Y]h]W`Yb`GW`i h`ni` [ Yk Å\ f`Y]ghYbž`k i fXYb`X]Y 9bhgcf[ i b[ gnY]hYb`bYi YfX]b[ g]j cfj Yf`Y[ h`5V`8]YbghU[ `i bX A ]hk cW`ghUfhYb`X]Y: U\fnYi [ Y`VYfY]hg`i a`\*`I \ f`a cf[ Ybgž`ghUhh k ]Y[ Yk c\b`hi a` `+`I \ f`"8]Y`GhUXhk Yf\_Y`9fZi fh`V]hhYb`X]Y 5bk c\bYf`XUfi a`ž]\fY`A Ø`hc`bbYb`VYfY]hg`Ua` `J cfUVYbX VYfY]hni ghY`Yb`"

<]hnYdYf]cXYb`k YfXYb`ni bY\`a YbX`Àb[ Yf`i bX`]bhYbg]] Yf`Gc  
nY][ hY]bY`U\_hi Y`Y`5bU`mgY`j cb`9fZi fh"XYžXUgg`g]W\`X]Y  
K YhhYfVYX]b[ i b[ Yb`Xi fW\`XYb`?`]a Uk UbXY`XfUgh]gW\`j YfÀbXYfh  
\UVYb" `ϕ`XYb`YhnhYb`ϕ\`fYb`k i fXYb`<`ÖW\ghhYa dYfUhi fYb`ØVYf  
( \$`..7`fY[ ]ghf]Yfhž`k ]Y`Yhk U`VY]`XYb`FY`\_cfX!<]hnYgca`a Yfb`&\$%,  
i bX`&\$%- "`8]W\h`VYVUi hY`GhUXhfÀi`a Y`Yf`YVYb`Y]bY`\c\Y  
, VYfk`Àfa`i b[ ž`k Ug`XUg`GhUXh`YVYb`VYgcbXYfg`\`YfUi`gZcfXYfh"8Yf  
GhUXhfUhj`cb`9fZi`fh`\`Uh`&\$%-`VYfY]hg`Y]bYb`i`a`ZUb[`fY]W\Yb  
A`U>`bU\`a`Yb`\_Uh`U`c[ `ni`f`5bdUggi`b[ `Ub`X]Y`\_]`a`Uh]gW\Yb  
J`YfÀbXYfi`b[ Yb`VYgW\`cggYb" `DfÀj`Ybh]j`Yf`;`Ygi`bX\Y]hggW\i`hn  
ghY\`h\`YfVY]]`ja` `:`c`\_i`g" `Gc`k` ]fX`X]Y`6Yj` Ò`\_Yfi`b[ `ØVYf  
\]hnYVYX]b[ hY`F`]g]\_Yb`]bZcfa` ]Yfhi`bX`Yf\`À`h`i`bhYfghØhni`b[ `ØVYf  
Y]b`<]hnYhY`YZcbž`XUg`gY]h`A` ]hY`ž`b]i`bhYf`XYf`Bi`a`a`Yf`\$`\*`%  
\*)`))!(`(`,`-`'`YffY]W\`VUf`]gh"

## 8 ]Y`k UW\ gYbXY`< YfUi`gZcfXYfi`b[ `XYf <]hnYk`Y`Y`b

5VYf`k`Ufi`a` `g]bX`k` ]f`ni`bY\`a` YbX`a` ]h`gc`W\Yb`Yi`hfYa`Yb  
K`YhhYf`U[ Yb`\_cbZfcbh]Yfh3`9]b`5fh]\_Y`Ui`Z`995"Yi`Yf`\_`Àfhž`XUgg  
<]hnYk`Y`Y`b`X]Y[`f`Ö»`hY`\_]`ja`UVYX]b[ hY`6YXfc\`i`b[ `ZØf`X]Y  
;`Ygi`bX\Y]h`XYf`Yi`fcdÀ]gW\Yb`6Yj` Ò`\_Yfi`b[ `XUfghY`Yb" `J`cb`(` \$`..7  
g]bX`a` ]h`Yfk`Y]Y`j` ]Y`Y`F`Y[ ]cbYb`VYhfcZZYbž`i`bX`Xi`fW\`X]Y  
ghY][`YbXYb`Gca`a`YfhYa`dYfUhi`fYb`k` ]fX`X]Y`;`YZÀ\`fXi`b[  
]bgVYgcbXYfY`ZØf`j`i`b`YfUV`Y`;`fi`ddYb`k` ]Y`À`hYfY`A`YbgW\Yb`i`bX  
?`]bXYf`XYi`h]W\`" `K` ]f`a`ØggYb`i`bg`Ui`ZY]bY`j`YfÀbXYfhY`i`a`k`Y`h  
Y]bghY`Yb"

8 ]Y`9i` \`Uh]`YfgW\]YXYbY`A`U>`bU\`a` Yb`ni`f`5bdUggi`b[ `Ub`X]Yb  
?`]ja`Uk`UbXY`]ja`d`Ya`Ybh]Yfh"<]Yfni`n`À\`Yb`ÖZZYbh]W\`ni`[`Àb[`]W\Y  
K`Ufbgmg`hYa`Yž`GYbg]V`]g]Yfi`b[ `XYf`6Yj` Ò`\_Yfi`b[ `gck` ]Y  
gdYn]Z]gW\Y`5bdUggi`b[ Yb`]b`[`Ygi`bX\Y]h`]W\Yb`i`bX`gcn]U`Yb  
9]b]W\hi`b[ Yb"8Yf`Yi`fcdÀ]gW\Y`;`fØbY`8YU`ghY`h`ini`XYa`g]W\Yfž  
XUgg`X]Y`;`Ygi`bX\Y]h`i`bX`XUg`K`c`\`VYZ]bXYb`XYf`6Øf[`Yf[`YgW\Ømh  
k`YfXYb"8]Y`\_ca`a`YbXYb`A`cbUhY`k`YfXYb`YbhgW\Y]XYbX`gY]bž`i`a  
Ui`W\`Ui`Z`c`\_U`Yf`9VYbY`X]Y`b`chk`YbX][`Yb`GW\`f]hhY`Y]bni`Y]hYb"

9fZi`fh`V`Y]Vh`XUVY]`b]W\hi`bhÀh][` `XUg`<]hnYhY`YZcb`i`bX`X]Y

ðZcfa Uh]cbgUb[ YVchY'ni f'<]hnY'g]bX'bi f'Y]b][ Y'a Ò[ `]WXY  
 A U» bU\ a Ybž'i a 'XYb'6Øf[ Yfb'VY]'XYf'6Yk À'h][ i b[ 'X]YgYf  
 <YfUi gZcfXYfi b[ Yb'ni f'GY]hY'ni 'ghY\Yb"'8Yb\_h'XUfUbž'Ui W  
 \_Y]bY'ÿbXYfi b[ Yb'ja '5`hU[ '\_ÖbbYb`Y`ZYbž'X]Y  
 [ Ygi bX\Y]h]WXYb'F]g]\_Yb'ni 'a ]b]a ]YfYb"

8YhU]`g	
C fh	9fZi fhž'8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "h\i Yf]b[ Yb&amp;("XY</li> <li>• k k k "YfZi fh"XY</li> <li>• k k k "YYU"Yi fcdU"Yi</li> </ul>

6Ygi WXYb'G]Y'i bg'Ui Z.'b!U[ "bYh