

; fUi gUa Yf': U`']b`H\Øf]b[ Yb. 'J Yf`YhnhYf`  
? UhYf`\_Äa dZh'i a `gY]b`@YVYb`°

‡`H\Øf]b[ Yb`k i fXY`Y]b`gWk Yf`j Yf`YhnhYf`? UhYf`[ YZi bXYbž  
XYf`Ui Zi fi bX`[ fUi gUa Yf`A ]gg\UbX`i b[ Yb`j YfghUfV`"Dc`nY]  
Yfa ]hhY`h"



< U]bgd ]hnž`8 Yi hgWk`UbX`!`‡`H\Øf]b[ Yb`gc f[ h`Y]b`hfU[ ]gWk Yf': U`  
ZØf`5i ZFY[ i b[ `i bX`6YghØfni b[ .`9]b`gWk Yf`j Yf`YhnhYf`? UhYf`  
k i fXY`Y]b`< U]bgd ]h`Ui Zi YZi bXYbž`XYf`j Yf`nk Y]ZY`hi a `gY]b`@YVYb`  
\_Äa dZhY`"5bk c`bYf`YbhXYW`hYb`XUg`H]Yf`a ]h[ fUi gUa Yb  
J Yf`Yhni b[ Yb`Ub`XYb`C`fYbž`Ua`' < U`g`i bX`a ]h`Y]b`Yf`  
UV[ YhfYbbhYb`F i hY`"Gc Zc fh`U`Ufa ]YfhYb`g]Y`Dc`nY]ž: Yi Yfk Y`f`i bX  
H]YffYhni b[ ž`i a `gWk bY`" < ]`ZY`ni`"Y]ghYb`"8 cWk`X]Y`YfghYb`  
J Yf`gi Wk`XYf`Dc`nY]`>bUž`XYb`? UhYf`ni`Z]bXYbž`V`]YVYb`ni b`ÄWk gh  
YfZc`[ `cg"; `ØW`\_]Wk Yfk Y]gY`\_cbbhYb`X]Y`Yb[ U[ ]YfhYb`< Y`ZYf`j ca  
H]YfgWk i hnj YfY]b` H]Yf`\_]ZY`"7\UbWk`ZØf'; `ØW`\_i bX  
; YVcf[ Yb`Y]h`XUg`Ufa Y`H]Yf`Yhnh`Wk`g]Wk Yfb"

8 Ug`GWk ]W`gU`XYg`? UhYfg`bU`a`"YXcWk`Y]b`Y`hfU[ ]gWk Y`K`YbXi b[ ž`

U`g`ZYgh[ YghY`h`k i fXYž`XUgg`Yf`Ub`Y]bYf`GYdg]g`]h`"I a`gY]b  
@Y]XYb`ni`VYYbXYbž`k i fXY`Yf`YhnhYbX`]W`Yi h\UbUg]Yfh`": fUb\_  
<U\`bž`Y]b`H]YfgW`ØhnYfž`XYf`k`À`fYbX`XYf`gW`k`]Yf][`Yb`Ghi`bXYb`Ub  
gY]bYf`GY]hY`k`Ufž`VYhc`bhYž`XUgg`XYf`?`UhYf`]b`gY]bYb`YhnhYb  
A`ca`Yb`hYb`b]W`h`U`Y]bY`k`Uf`i`bX`@]VY`YfZU`fYb`\_`c`b`b`hY`"8`]Y  
Dc`]nY]`\Uh`]bnk`]gW`Yb`9fa`]h`i`b[`Yb`k`Y[`Yb`XYg`J`YfXUW`hg`Ui`Z  
Y]bYb`J`Yfg`hc`»`[`Y[`Yb`XUg`H]YfgW`i`hn[`YgYhn`Ui`Z[`Yb`ca`a`Yb`"5b  
<]b`k`Y]gY`Ui`g`XYf`6Yj`Ò`\_Yfi`b[`k`]fX`Xf]b[`Yb`X`UddY`]Yfhž`i`a`X]Y  
H`hYf`ni`f`F`YW`Yb`gW`UZh`ni`n]Y`Yb`"

## H]YfgW`i`hn`]b`H\`Øf]b[`Yb`

8Yf`J`cfZU`"U`h`X]Y`8]g\_i`gg]cb`i`a`H]YfgW`i`hna`U»`bU`a`Yb`]b  
H\`Øf]b[`Yb`bYi`Y`b`hZUW`h`GY]h`%-`-`k`]fX`XUg`H\`Øf]b[`Yf  
A`]b]ghYf]i`a`ZØf`5fVY]hž`Gcn]U`Ygž`;`Ygi`bX`Y]hž`:`fUi`Yb`i`bX`:`Ua`]`Y  
VY]`H]YfgW`i`hnZfU[`Yb`j`cb`Y]bYa`Y`fYbUa`h]W`Yb`6Y]fUh`VYfUhYbž  
XYf`Ui`g`j`YfgW`]YXYbYb`ϕgh]hi`h]cbYb`k`]Y`XYa  
@UbXYgh]YfgW`i`hnj`YfVUbX`i`bX`XYf`:`f]YXf]W`!G`W`]`Yf`!`b]j`Yfg]h`h  
X`bU`ni`gUa`a`Yb[`YgYhnh`]gh`"F`Y[`Y`a`À»`][`Z]bXYb`G]hni`b[`Yb`ghUhhž  
]b`XYbYb`U`\_hi`Y`Y`DfcV`Ya`Y`ja`H]YfgW`i`hn`X]g\_i`h]Yfhi`bX  
9a`dZY`\`i`b[`Yb`Ui`g[`Ygd`fc`W`Yb`k`YfXYb`"

8Yf`H]YfgW`i`hnVY]fUh`\`Uh`g]W`Ui`W`XYf`5i`Z[`UVY`j`YfgW`f]YVYbž`X]Y  
`À`\f`]W`Yb`H]YfgW`i`hndfY]ghf`À[`Yf`Ui`gni`k`À`\`Yb`"ϕ`XYf  
2`ZYb`h]W`\_Y]h`k`]fX`]a`a`Yf`VYk`i`gghYfž`k`]Y`k`]W`h][`Y]b`ghUf`\_Yg  
BYh`k`Yf`\_ni`a`G`W`i`hn`XYf`H]YfY`]gh`i`bX`k`Y`W`Y`A`U»`bU`a`Yb  
YfZcfXYf`]W`g]bXž`i`a`XUg`K`c`\`Yf[`Y`Yb`XYf`H]YfY`ni`[`UfUbh]YfYb`"

## GUW`\_i`bXY`ZØf`[`YZÀ`\f`]W`Y`H]YfY`

9]b`k`Y]hYfYf`k`]W`h][`Yf`5gdY`\_h`XYg`H]YfgW`i`hnYg`VYhf]Z`h`X]Y  
<U`hi`b[`[`YZÀ`\f`]W`Yf`H]YfY`"ϕ`8Yi`hgW`UbX`]gh`Yg`b`c`h`k`YbX][`ž  
Y]bYb`GUW`\_i`bXYbUW`k`Y]g`ni`VYg]hnYbž`i`a`g]W`Yfni`ghY`Ybž`XUgg  
j`cb`X]YgYb`H]YfYb`\_Y]bY`;`YZU`\f`ZØf`X]Y`ÒZYb`h]W`Y`G]W`Yf`\`Y]h  
Ui`g[`Y`\`h`"8]Y`DfØZ`b[`]gh`ghfYb[`]YfY[`Y`h`i`bX`a`i`gg`XYb  
GhUbXUfXg`XYg`ni`gh`À`b`X][`Yb`A`]b]ghYf]i`a`g`Yb`hgd`fYW`Yb`"8]YgY  
A`U»`bU`a`Y`X]Yb`h`XYa`G`W`i`hn`j`cb`A`Yb`gW`Yb`i`bX`H]YfYb`i`bX`k`]fX  
fY[`Y`a`À»`][`ØVYfd`fØZ`" <U`hYf`[`YZÀ`\f`]W`Yf`<`i`bXY`a`ØggYb`ni`XYa`"

gdYn]Z]gWXY`5bZcfXYfi b[ Yb`YfZØ`Ybž`i a `g]WXYfni ghY`Ybž`XUgg`X]Y  
H]YfY`bi f`j]b`j YfUbhk c fhi b[ gj c`Yb`<`ÀbXYb`g]bX"

Ni gUa a Yb[ YZUggh`nY][ h`X]YgYf`J c fZU`XYi h`]W`ž`XUgg`Yg`VYggYfYf  
GW`i hna U» bU`a Yb`i bX`]bhYbg]j YfY`5i Z`Àfi b[ `ni a `H`Ya U  
H]YfgW`i h`VYXUfZ`8]Y`5i gk Yfhi b[ `gc`W`Yf`hfUi f][ Yb`9fY][ b]ggY  
\_Ubb`XUVY]`Y`ZYbž`df`Àj Ybh]j Y`GhfUHY[ ]Yb`ni `Ybhk ]W`Y`b`i bX  
[ YZ`À`fXYhY`H]YfY`ni `gW`Ø`h`Yb`"8Yf`5ddY`"]gh`\_`Uf.`9g`]Y[ h`Ub`i bg  
U`Ybž`Ui ZX]Y`Gh]a a Y`XYf`<`]ZcgYb`ni `ØfYb`i bX`XUZØf`ni  
gcf[ Ybž`XUgg`gc`W`Y`; fUi gUa \_Y]hYb`b]W`h`i b[ YghfUZh`V`Y]VYb"

: Øf`<]bk Y]gY`ni `XYa `U`\_hi Y`Yb`i: U`k YbXYb`G]Y`g]W`V]hhY`Ub`X]Y  
Dc`]nY]`ja `GUU`Y!<c`n`UbX!`?fY]g`cXYf`dYf`9!A U]`X]fY`\_h`Ub`X]Y  
6Y`ØfXY"; Ya Y]bgUa `ØbbYb`k ]f`XUZØf`gcf[ Ybž`XUgg`H]YfY`k ]Y  
XYf`j Yf`YhnhY`?UhYf`Y]bY`hfU[ ]gW`YfY`Ni \_i bZh`YfgdUfh`V`Y]Vh"

K Y]hYfY`Zcfa Uh]cbYb`ni `H]YfgW`i h`ZfU[ Yb`Z]bXYb`G]Y`Ui Z`XYb  
K YVgY]hYb`XYg`H`Øf]b[ Yf`B UW`f]W`hYb`d`c`f`hU`gž`XYg`H`Øf]b[ Yf  
A ]b]ghYf]i a g`ZØf`5fVY]hž`Gcn]U`Ygž`; Ygi bX`Y]hž`: fUi Yb  
i bX`: Ua ]`Yž`gck ]Y`j cb`@YI Uf]g"

8YhU]`g	
C fh	< U]bgd ]hž`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 "ha Ug[ ZZ"XY</li><li>• k k k "`YI Uf]g"XY</li></ul>

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