

8 ]U`Y\_h! : ]`a `j`c b`H\Øf]b[ Yb`VY[ Y]ghYfh`]a  
; Ugh\Ui g`A Uhh\Yg°

; YfU`X`6UW\_\Ui g`dfÅgYbh]Yfh`gY]bYb`bYi Yb` : ]`a `ØVYf  
H\Øf]b[ Yf`A i bXUfhYb`Ua` %+"`\$\*`&\$&) `]b`GcbbYVYf[ ž`HY]`  
Y]bYf`gdUbbYbXYb`F Y]\Y"



GcbbYVYf[ ž`8Yi hgW\`UbX`!`8]Y`gdfUW`]W\Y`J]Y`ZU`h`H\Øf]b[ Ybg  
ghY`h`]a `A ]hY`di b`\_h`Y]bYg`bYi Yb` : ]`a gž`XYf`b]W\h`bi f`X]Y  
A i bXUfhYb`XYf`F Y[ ]cb`VY`Yi W\hYhž`gc bXYfb`Ui W\`X]Y`?i`hi`fi bX  
HfUX]h]cbYb`XYf`A YbgW\Yb`]b`XYb`j YfgW\]YXYbYb`8ØfZYfb  
Xc`\_i a Ybh]Yfh`"; YfU`X`6UW\_\Ui gž`Y]b`[ YVØfh][ Yf`; ch\UYf`i bX`Y]b  
\_fYUh]j Yf`?cdZ`U`g`F Y[ ]ggYi fž`8fY`Vi W\Ui hc`fi bX`DfcXi`nYbhž`\Uh  
VYfY]hg`nk`Y] : ]`a Y`ØVYf`H\Øf]b[ Yf`8]U`Y`\_h`Y`i bX`A i bXUfhYb  
j YfØZYbh]W\hž`i bX`gY]b`bYi YghYg`K Yf`ž`XUg`XYfnY]h`VYk`cfVYb  
k ]fXž`XUi Yfh`- \$`A ]bi hYb`"Gc`VYf]W\hYh`]bgi YXh\i Yf]b[ Yb`"XY"

9]bY`JYfUbghU`hi b[ `ni`f`JYfa Uf`\_hi b[ `XYg` : ]`a g`ZUbX`\_Øfn`]W`]a  
; Ugh\Ui g`A Uhh\Yg`]b`A Yb[ Yfg[ YfYi h\!<Åa`a`Yfb`ghUhh`5b`X]YgYf  
GY]hY`ghUbX`Ui W\`F YbUhY`F Øh\Yfž`X]Y`J YfY]bgj`c`fg]hnYbXYž`X]Y`g]W\

a ]h'6UW\_\Ui g'ZØf'X]Y'A i bXUfh'i bX'\fY'8 UfghY''i b[ Yb'Yb[ U[ ]Yfh'  
≠ H\Øf]b[ Yb']gh'X]Y'A i bXUfh'a Y\f'U'g'bi f'GdfUWXY' 'g]Y']gh'Y]b  
HY]'XYf'≠XYbh]hÅh"

? i `hi fY`Y`F Y]gY`Xi fWÅ`H\Øf]b[ Ybg`8 ]U`Y`\_hY

8]Y`V]g\Yf][ Yb': ]`a j cfZØ\fi b[ Yb'ZUbXYb']b'nU'\fY]WXYb'GhÅXhYb  
ghUhhž'Ub[ YZUb[ Yb'j cb'8fØ»b]hn'ØVYf'F Ua g'U`V]g'\]b'ni  
5`hYbVi f[ " `≠ j ]Y`Yb`X]YgYf'J YfUbgU`hi b[ Yb'[ UV`Yg'gc[ Uf  
9]bZØ\fi b[ gfYXYb'j cb'dfca ]bYbhYb'DYfgØb`]WÅ\_Y]hYbžk ]Y`Yhk U  
XYf`Y\Ya U`[ Yb'H\Øf]b[ Yf'A ]b]ghYfd fÅg]XYbh]b'7\]gh]bY  
@]YVYf\_bYWÅh]b'F Ua g'U''8Yf': ]`a `k ]fX' ]b`Y]bYa `fY[ ]cbU`Yb  
?cbhYI h]a a Yf'k ]YXYf'bYi `]bhYfd fYh]Yfhi bX`V]YhYh`XYb  
Ni gWÅUi Yfb`Y]bY`h]YZfY`9]bg]WÅh]b`X]Y`a i bXUfh]WÅYb  
9][ Yb\Y]hYb`XYf`F Y[ ]cbžk ]Y` [ YfU`X!VUW\_\Ui g"XY`VYgWÅfY]Vh"

8 Ug`J YfbYhnYb`XYf'8 ]U`Y`\_hY`nY][ h'g]WÅ`VYgcbXYfg`]a `H\Øf]b[ Yf  
K U`Xžk c`g]WÅ`X]Y`gdfUWÅ`]WÅYb'; fYbnYb`nk ]gWÅYb`XYb  
i bhYfgWÅ]YX`]WÅYb`A i bXUfhYb`UVnY]WÅbYb" < cWÅh\Øf]b[ ]gWÅ  
VY]gd]Y`gk Y]gY` [ fYbnh'g]WÅ`XYi h`]WÅ`j ca `GÅWÅg]gWÅYb`UVž`\Uh  
UVYf`Y]b][ Y`Y`\b`]WÅ\_Y]hYbž`X]Y`Xi fWÅ`X]Y` [ Yc[ fUZ]gWÅY`BÅ\Y  
YbhghUbXYb'g]bX" H\Øf]b[ Yf'8 ]U`Y`\_hY`g]bX`cZhj cb`F Y[ ]cb`ni  
F Y[ ]cb`j YfgWÅ]YXYbž`gc`XUgg`Å`hYfY`A YbgWÅYb`bcWÅ`Y]bYb  
Yf\_YbbVUfYb`8 ]U`Y`\_h'gd fYWÅYbž`k Å\ fYbX`Øb[ YfY'; YbYfUh]cbYb  
g]WÅ`ni bY\ a YbX`Ub`XYf`< cWÅgdfUWÅY`cf]Ybh]YfYb"

8 ]U`Y`\_h`U`g`GWÅ Uhn`i bX`< YfUi gZc fXYfi b[

8 ]U`Y`\_hY`g]bX`b]WÅh'bi f`Y]b`HY]'`XYf` [ YgdfcWÅYbYb`GdfUWÅYž`g]Y  
hfU[ Yb`Ui WÅ`j ]Y`Y`\_i`hi fY`Y`HfUX]h]cbYb`]b`g]WÅ"8Uni` [ Y\ØfYb  
5i gXfØW\_Y`k ]Y` Bcf`U`f`bYgh]a a h`Łž` BØ`fBY]bŁ`i bX` BU`  
f`WÅhi b[ `Ł`8]YgY`GdfUWÅY`a UWÅh'H\Øf]b[ Yb`Y]bn][ Ufh][ `i bX`ZØ\fh  
[ `Y]WÅnY]h][ `ni`A ]ggj YfghÅbXb]ggYbž`gc`k ]fX`cZh`XUg`6`X`Y]bYf  
ZfYi bX`]WÅYb'; Ya Y]bgWÅUZh[ YnY]WÅbYhž`k Å\ fYbX`X]Y`F YU`]hÅh'cZh  
UbXYfg`Ui`gg]Y\h" ≠ fYU`]gh]gWÅYb`G\_YhWÅYg`k ]fX`XUg`H\Øf]b[ Yf  
@YVYb`[ YnY][ h` `ni`a`6Y]gd]Y`X]Y`GnYbYž`]b`XYf`Y]b  
@c[ ]gh`\_a ]hUfVY]hYf`VY]a`5i g`UXYb`Y]bYg`@\_k`YfgWÅf]W\_hž  
k Å\ fYbX`gY]b`7\YZ[ YbYfj hini gWÅUi hž`k ]Y`

h\i Yf]b[ YbgYf"^\a XcZfYY"W\ca `Yf\_`Àfh"

8 Ug`A chhc` <]Yf`\Uh`Ni \_i bZh`HfUX]h]cb` \_`]b[ h`nk Uf  
j ]Y`j YfgdfY\WYbXž`k ]fX`YXcW\`cZh`U`g`k Yb][ `Ui ggU[ Y\_f`ÀZh][  
k U\`f[ Ybca` a Yb"5VYf`8 ]U`Y\_hY`g]bX`b]W\h`bi f`Y]b`F`Y`\_]h`XYf  
J Yf[ Ub[ Yb\Y]hž`g]Y`df`À[ Yb`Ui W\`X]Y`Ni \_i bZh`H\Øf]b[ Ybg"  
6 UW\_\`Ui g`a` ÒW\hY`a` ]h`gY]bYb`:`]`a Yb`XUni`VY]hfU[ Ybž`X]Y  
F`Y`Yj Ubni`bX`X]Y`GW\Òb\Y]h`XYf`fY[ ]cbU`Yb`GdfUW\Y`Ui Zni`nY][ Yb  
i bX`[ `Y]W\`nY]h][ `Y]b`6Yk`i`gghgY]b`ZØf`]\fY`J ]Y`ZU`hini`gW\UZZYb"

8 Yf`:`]`a` `]gh`HY]`Y]bYf`[ fc»Yb`9fn`À\`i`b[ `ØVYf`X]Y`H\Øf]b[ Yf  
GdfUW\Y`i`bX`X]Y`9][ Yb\Y]hYb`]\fYf`GdfYW\Yf"9]b`Y\`f`]W\Yf`i`bX  
nY]h[ Ya`À»Yf`K`YfVYgdfi`W\`\_Øb`bHY`Ui`hYb.`DfU\_h]gW\`H\Øf]b[ Yb"  
:fYi`bX`]W\`\_Y]h`k`i`fXY`k`cUbXYfg`YfZi`bXYb"8Ua`]h`k`]fX`b]W\h`bi`f  
XYf`Ghc`n`Ui`Z`X]Y`Y][ YbY`GdfUW\Y`i`bhYfghf]W\Ybž`gcbXYfb`Ui`W  
Ui`Z`X]Y`\_i`hi`fY`Y`Y`Yb]h`h`h`XYf`A`YbgW\Ybž`X]Y`]b`X]YgYf  
Y]bn][ Ufh][ Yb`F`Y[ ]cb`YVYb"

8 YhU]`g	
C fh	GcbbYVYf[ ž8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "]bgi YXh\i Yf]b[ Yb"XY</li> <li>• k k k "[ YfU`X!VUW_\`Ui g"XY</li> <li>• h\i Yf]b[ YbgYf"^\a XcZfYY"W\ca</li> </ul>

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