

? Ybn]Y ' : c`Ym`J c``YmVU``!GhUf`ghUfhYh  
bYi Yg`5VYbhYi Yf`]b`8Yi hgWx`UbX`°

? Ybn]Y ' : c`Ymž`Y]bgh`Gh"7`ci X!Gd]Y`Yf]bž`i bhYfgWx`fY]Vh`Y]bYb  
J YfhfU[ `VY]`J Z6`Gi \``@C HHC`H\Øf]b[ Yb" `G]Y`n]Y`h`a` `† ` ]  
bUWx`8Yi hgWx`UbX`"



Gi \`ž`8Yi hgWx`UbX`!`? Ybn]Y ' : c`Ymž`Y]bY`hU`Ybh]YfhY  
J c``YmVU``gd]Y`Yf]bž`]gh`XUVY]ž`]b`X]Y`d`fc`ZYgg]c`bY``Y  
J c``YmVU``gnYbY`]b`8Yi hgWx`UbX`Y]bni`hUi`WxYb" `8]Y`Y`Ya`U`][`Y  
Gd]Y`Yf]b`XYf`Gh"7`ci X`GhUHY`I`b]j`Yfg]hm`\`Uh`g]Wx`a` ]h`Y]bYa  
Y]b`Ä`f][`Yb`J`YfhfU[ `VY]`J`Z6`Gi \``@C`HHC`H`\Øf]b[`Yb`Y]bYb`D`Uhn`]b  
XYf`XYi`hgWxYb`@[`U`[`Yg]WxYfh" : c`Ymž`X]Y`a` ]h`5VgWx`ØggYb`]b  
: ]b`Ubn`i`bX`8`UhYb`UbU`mh]\_`]b`]fY`gd`c`fh]WxY`?`Uff]YfY`ghUfhYhYž  
ØVYfk`]bXYh`XUVY]`b]Wx`h`bi`f`X]Y`<`YfUi`gZc`fXYfi`b[`ž`j`ca` `<`U``Yb!  
ni`a`6YUWx]c``YmVU``ni`k`YWx`gY`bž`gc`bXYfb`\_`bØd`Zi`Ui`Wx`Ub`]fY  
VYY]bXfi`W`YbXY`?`Uff]YfY`Ub`"

B UWx`Y]bYf`YfY][`b]gfY]WxYb`NY]h`Ub`XYf`Gh"7`ci X`GhUHYž`k`c`g]Y`U`g  
&\$&'`5J`75`8`=B`Uh]c`bU`D`UmYf`c`Z`h`Y`M`Uf`[`YY`\`fh`k`i`f`XYž`

k YWgY`hY : c`Ym`bUW`7YbhFU`5f\_UbgUgž`i a`6YUW`j c`YmVU`ni  
gd]Y`Yb`"8Yf` , VYf[ Ub[ `j ca` `<U`Yb!`ni a`GUbXj c`YmVU`j Yf]YZ  
b]W`h`c`bY`GW`k ]Yf][ \_Y]hYb`"6YgcbXYfg`X]Y`5bdUggi b[ `Ub`XUg  
Gd]Y`Ui ZXYf`gUbX][ Yb : `AW`Y`ghY`hY`Y]bY`YW`hY`<YfUi gZcfXYfi b[  
XUfž`XcW` : c`Ym`\_cbbhY`]\fY`6`cW\_ZA`][ \_Y]hYb`i bX`]\f  
J c`YmVU`j Yfgh`AbXb]g`Yf\YV`]W`j YfVYggYfb`"8]YgY`bYi  
[ Yk`cbbYbYb : Yfh][ \_Y]hYb`\_ObbhYb`]\f`Y`ZYbž`g]W`]b`XYf  
Yi fcd`A]gW`Yb`J c`YmVU`gnYbY`Xi fW`ni gYhnYbž`k`c`g]Y`UV`5i [ i gh  
]a`DfYgYUgcb!HfU]b]b[ `a`]h`XYa`HYUa`ghUfhYb`k`]fX`"≠fy  
9bhgW`Y]Xi b[ ž`J`Z6`Gi` \`@C`HHC`H\Øf]b[ Yb`ni`k`A`Ybž`\_Ua`b]W`h  
ni`Ymh`Xi fW`X]Y`9a`dZY`i b[ `j`cb`9`YUbcf`<c`h`Ui gž`Y]bYf  
Y\Ya`U`][ Yb`Gd]Y`Yf]b`XYg`J`YfY]bgž`ni`ghUbXY`"G]Y`Y[ hY`K`Yfh`Ui`Z  
X]Y`9bhk`]W`i b[ `]\fYf : A`][ \_Y]hYb`i bX`XYb`9fZc`[ ž`UbghUhg]W`ZØf  
\Ø\YfY`Z]bUb]n]Y`Y`5bfY]nY`ni`YbhgW`Y]XYb"

## 9]b`Ui ZfY[ YbXYf`bYi Yf`5bZUb[

: c`Ymž`X]Y`i fgdfØb[ `]W`Ui g`GYf[ YUbh`6`i ZZ`=€k`Už`ghUa`a`hž`k`]fX  
]a`ž`]`bUW`8Yi hgW`UbX`n]Y\Ybž`i a`]\fY`?Uff]YfY`U`g  
dfcZYgg]cbY`Y`J c`YmVU`gd]Y`Yf]b`ni`ghUfhYb`"≠W`ZFYi`Y`a`]W`Ui`Z  
X]Y`bYi`Y`<YfUi gZcfXYfi b[ ž`cV`k`c`]\]W`[ `Y]W`nY]h][ `bYfj`Øg`V]b`ž  
Ài`»YfhY`g]Yž`k`A`fYbX`]\fY`YmhYb`5fVY]hYb`VY]`A`W5fh`i`f`G`Y`Yh  
A`YhU`]b`Gci`h`G]ci`I`7]hmž`BYVfUg\_Už`j`cf`XYf`VYj`cfghY\YbXYb  
5VfY]gY`Ui`ZYb`"8Ug`GU]gcb[ YgW`A`Z]b`XYf`XYi`hgW`Yb`@[`U`k`]fX  
V]g`ni`a`b`AW`ghYb : fØ`U`f`UbXUi`Yfbž`i`bX` : c`Ym`id`Ubhž`Ui`W`ØVYf  
X]YgYb`NY]hfUi`a`]\bUi`g`]\f`dfcZYgg]cbY`Y`g`9b[ U[ Ya`Ybh  
Zcfhni`gYhnYb"

Ni`g`Ah`n`]W`ni` : c`Ym`k`]fX`XUg`6YUW`6YUfg!Dfc[ fUa`a`Ub`XYf  
7YbhFU`5f\_UbgUg`i`b]j`Yfg]hmž`i`bhYf`XYf`@Y]hi`b[ `j`cb`HfU]bYf`5j`Yfm  
H\]VcXYUi`I`ž`VYXYi`hYbXY`J`Yf`AbXYfi`b[ Yb`Yf`YVYb`" : Øf`X]Y  
\_ca`a`YbXY`GU]gcb`k`YfXYb`nk`Y]`HfUbgZYfg`i`bX`ZØbZBYi`ni`[`Ab[`Y  
Ui`g`Zf]gW`Yb`HU`YbhYb`Yfk`UfhYh`BYVYb : c`Ym`\_ca`a`h`Ui`W`7U`]Y  
A`i`]\bg`Ui`g`C`\_U`ca`Už`Y]bY`k`Y]hYfY`j`]Y`j`YfgdfYW`YbXY`Gd]Y`Yf]b  
a`]h`9fZU`fi`b[ `]a``<U`Ybj`c`YmVU`ž`ni`XYa`HYUa`"H\]VcXYUi`I  
`cVh`X]Y`K`YmhVYk`YfVgZA`][ \_Y]h`i`bX` : Ø`fi`b[ g`\_ca`dYhYbnYb`VY]XYf  
Gd]Y`Yf]bbYbž`X]Y`XYa`HYUa`k`Yfhj`c`Y`I`bhYfghØhni`b[ `V]YhYb  
gc`Yb"

# J c`YmVU`U`g'? Uff]YfYk Y[

8]Y'9bhk ]W`i b[ `Y]bYf'?Uff]YfY`]a `J c`YmVU`]gh'ZØf`j ]Y`Y  
 Gd]Y`Yf]bbYb`i bX`Gd]Y`Yf`Y]bY`gdUbbYbXY`DYfgdY`h]j Y`"@Ui h`Y]bYf  
 l bhYfgi W`i b[ `a ØW`hYb`\*` i `XYf`7c`Y[ Ygd]Y`Yf`]\f`K ]ggYb`bUW`  
 XYf`U`h]j Yb`?Uff]YfY`U`g`HfU]bYf`k Y]hYf[ YVYb`"8Yf`K YW`gY`j ca  
 Gd]Y`Yf`ni a `HfU]bYf`V]YhYh`b]W`h`bi f`bYi Y`: Ø\fi b[ g!`i bX  
 @Y\fa Ø[ `]W`\_Y]hYbž`gcbXYfb`\_Ubb`Ui W`XYb`UbgW`]Y»YbXYb  
 VYfi Z]W`Yb`K YfXY[ Ub[ `Yb`hgW`Y]XYbX`VYY]bZi ggYb`"J ]Y`Y`bi hnYb  
 X]Y`7\UbW`ž]a `7cUW`]b[ `Ubni ZUb[ Ybž`k Å\fybX`g]Y`g]W`VYfi Z]W`  
 ]b`]\fYa `Ghi X]YbZY`X`k Y]hYfYbhk ]W`\_Y`b`"≠`XYb`\_ca a YbXYb  
 ≫\fyb`k YfXYb`k ]f`a Ø[ `]W`Yfk Y]gY`Y]bY`ghY][ YbXY`BUW`ZfU[ Y  
 bUW`d`fcZYgg]cbY`Yb`J c`YmVU`hfU]bYfb`Yf`VYbž`]bgVYgcbXYfY  
 VY]XYb`↑ b[ Yb`Gd]Y`Yf]bbYb`i bX`Gd]Y`Yfbž`X]Y`[ YbUi`k ]Y`: c`Ym  
 i bX`]Yf`bYi Yb`?c`Y[ ]bbYb`j cb`XYb`J cfV]XYfb`]b`X]YgYb  
 Dcg]h]cbYb`d`fcZ]h]YfYb`a ØW`hYb`"

8]Y`bÅW`ghYb`A cbUhY`j YfgdfYW`Yb`ZØf`?Ybn]Y`: c`Ymi bX`XUg  
 6YUW`j c`YmVU`!Dfc[ fUa a`j]b`7YbhfU`5f\_UbgUg`Ui ZfY[ YbXY  
 NY]hYb`"K ]f`XØfZYb`[ YgdUbb`h`gY]bž`k Y`W`Yb`bYi Yb`K Y[ `g]Y`]a  
 Yi fcdÅ]gW`Yb`J c`YmVU`Y]bgW`U[ Yb`k ]fX`i bX`k ]Y`g]Y`]\fY  
 : Å\][`\_Y]hYb`k Y]hYf\]b`Ybhk ]W`\_Y`b`\_Ubb`"

A Y`f`ØVYf`?Ybn]Y`: c`Ymg`bYi Yb`J YfhfU[ `i bX`X]Y`J YfÅbXYfi b[ Yb  
 ]a `J c`YmVU`d`fc[ fUa a`j]cb`7YbhfU`5f\_UbgUg`YfZU`fYb`G]Y`]b`XYb  
 5fh]\_Y`b`Ui Z`Gh`7`ci X`@]j Y`i bX`I 75`Gdcfhg`"9fZU`fYb`G]Y`Ui W`  
 ØVYf`X]Y`HfYbXg`i bX`?Uff]YfYk Y[ Y`]a `J c`YmVU`ž`X]Y`]b`Y]bYa  
 i a ZUggYbXYb`@Y]hZUXYb`j cf[ YghY`h`g]bXž`XYb`G]Y`Ui Z`≠g]XY  
 < ]hhYf`Z]bXYb`"

8 YhU]`g	
C fh	Gi \`ž`8Yi hgW`_UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "ghW`ci X`]j Y"W`a</li> <li>• i WUgd`cfhg"W`a</li> <li>• ]bg]XY\ ]hhYf"W`a</li> </ul>

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