

N]Wc 'k ]fX 'H\Øf]b[ Ybg': U]f!D`Um! ? Òb][[ .  
9]b 'J c fV]'X' ]a ' : i » VU``°

N]Wc 'j ca '% "Gi \ `Yf'GJ 'k ]fX': U]f!D`Um! ? Òb][[ žZY]Yfh'gdcfh]WXY  
: U]fbYgg'i bX'd`Ubh'X]Y`Bi hni b[ 'gY]bYg'DfY]g[ Y`XYg'ZØf  
Y]bYb'<Y]a UhVYgi WX "



Gi \ `ž'8Yi hgWX`UbX'!'b'Gi \ `ž'k c'XYf': i » VU``°YVYbX][ 'i bX'Vi bh  
]ghž'\Uh'g]WX 'Y]b[ [ Ubn'VYgcbXYfYf'Gd]Y`Yf'\Yf] cf[ YhUb. 'NU\_fYmJ  
5`\UX]'5`U`Ua ]'5Vi g\fa Yhž'VYggYf'VY\_Ubbh'U`g' N]Wc 'j ca '%  
Gi \ `Yf'GJ ž'k i fXY'ni a ' : U]f!D`Um! ? Òb][[ 'XYg'H\Øf]b[ Yf': i » VU``!  
J YfVUbXYg'fH: J Ł' [ Y\_Øfh"8]Y`9bhgWXY]Xi b[ 'k i fXY'Ua '%, " ' & \$ & )  
& \$ & ) `VY\_Ubbh'[ Y[ YVYb'i bX']gh'XUg'F Ygi `hUh'Y]bYg'gdUbbYbXYb  
Cb`bY]J ch]b[ gž'XUg'V]g'ni a '& \$" 'ž' `''Ài Zh"N]Wc'ØVYfnYi [ hY'b]WX h  
bi f'a ]h'gY]bYb' ' 'HcfYb' ]b'XYf'GU]gcbž'gcbXYfb'Ui WX'Xi fWX'Y]bY  
VYa Yf\_Ybgk YfhY'; YghY'k Å\fybX'Y]bYg'Gd]Y`g'[ Y[ Yb'X]Y`G;  
ØWX gYb.

9g'k Uf'Y]b'XYb\_k ØfX][ Yg'A UhWX'Ua ' & ' "A Åfn'& \$ & ) ž'U`g'N]Wc ž  
bUWX'Y]bYa ``Ub[ Yb'6U``i bX'VY]'Y]bYa 'GhUbX'j cb'\$.%ž]b'Y]bY

G]hi Uh]cb [ Yf]Yhž`X]Y`j ]Y`Y`Gd]Y`Yf`j Yfa i h]W`X`Zøf`g]W` [ Ybi hnh  
 \ÀhhYb"8cW`N]Wcž`XYf`X]Y`VmgW`Yb`K i fnY`b`ghc`n`hfÀ[ h`i bX`]b  
 5fbghUXh`YVhž`\]Y`h`]bbY`i bX`gd]Y`hY`XYb`6U`]]bg`5i gž`i a`Y]bYa  
 j Yf`YhnhYb` ; Y[ Ybgd]Y`Yf`ni` \Y`ZYb"A ]h`X]YgYa`5`h`XYg`F`YgdY`hg  
 i bX`XYf` : U]fbYgg`i bhYfghf]W`Yf`gY]bY` , VYfnYi [ i b[ ž`XUgg` ; Y[ bYf  
 \_Y]bY` : Y]bXY`g]bX`i bX`gW`i ZXUa` ]h`Y]bY`gdcfh]W` \Ufa`cb]gW`Y  
 5ha`cgd\ÀfY` `Zøf`X]Y` : U]f!D`Um!K`Yfhi`b[ `]a` : i »VU`]]gh`gc`Yhk`Ug  
 ; c`X`k`Yfh"

## 8 Yf`K`Y[ `ni`a` : U]f!D`Um!G]Y[ Yf`

æg[ YgUa`h`Yf`\]Y`h`N]Wc`]a`H95 ; ` : U]f`]gh`A`Y`f`!J`ch]b[ `g`X]Y  
 a`Y]ghYb`Gh]a`a`Yb`i bX`gYhnhY`g]W`XUVY]] [ Y[ Yb`ghUf`\_Y  
 A`]hVYk`YfVYf`Xi`fW` ` : `cf]Ub`@YZYf`Ui`g` : `c\!GY`]] Ybh`U`i bX  
 8Uj`]X`H`c`fk`Ufh`\`j`cb`Ghfi`h`!<Y`a`Yfg`c`Z`8]YgY`DfY]gY`g]bX`a`Y`f`  
 U`g`bi`f`Y]b`GW`Yfn.`8Yf` ; Yk`]bbYf`XUf`Z`g]W`ØVYf`(\$`\$`9i`fc`ZFYi`Ybž  
 k`À`fYbX`X]Y`D`À`mY`nk`Y]i`bX`XfY]`a` ]h`&\$\$`gck`]Y`%\$\$`9i`fc`Zøf  
 ]\fY`J`YfY]bY`VYXUW`h`k`YfXYb`"Ni`XYa`Yf`U`hYb`U`Y`HY]bY`a`Yf  
 Y]b` , VYffUgW`i`b[`gdU`\_Yh`XYg`H`J`"I`a`gc`a`Y`f`nY]]`h`g]W`ž`k`]Y  
 k`]W`h]]` : U]fd`Um]`a` : i »VU`]]gh` `Y]b`H`Y`a`Už`XUg`ØVYf`X]Y  
 FY[ Y`VY`Zc`[ i b[ `]\]bUi`g[ Y`h`i`bX`K`YfhY`k`]Y`F`YgdY`\_h`i`bX  
 HYUa` [ Y]gh`Zøf`XYfh"

K`]Y`VY]j`]Y`Yb`GdcfhUfhYbž`k`c` : U]fbYgg`<UbX`]b`<UbX`a` ]h` : U]f!  
 D`Um!6Yk`Yfhi`b[ Yb`[ Y`hž`n`À`Yb`Ui`W`]a` : i »VU`]]b]W`h`bi`f`X]Y  
 Yfn]Y`hYb`Hc`fY"8]Y`6Yk`Yfhi`b[ `VYfØW`\_g]W`h]]`h`i`bhYf`UbXYfYa`XUg  
 J`Yf`U`hYb`XYf`Gd]Y`Yf`i`bX`Ni`gW`Ui`Yf`gck`]Y`X]Y`5bnU`X`Yf  
 ; Y`VYb`i`bX`F`chYb`?UfhYb"8]YgY` : U]f!D`Um!K`Yfhi`b[ `hfÀ[ h`X`Uni  
 VY]ž`XUg`6]X`XYg` : i »VU`]]g`d`cg]h]]`ni` [ YghU`hYb`i`bX`\_Ub`b`gc[ Uf  
 X]fY`\_hY`5i`gk`]f`\_i`b[ Yb`Ui`Z`X]Y`E`i`U`]Z`\_Uh]cbYb`Zøf`]bhYfbUh]cbU`Y  
 Hi`fb]YfY` \UVYb"6Y]gd]Y`Y`k`]Y`d`Ub`i`bX`GYbY[ U`VY]`XYf`K`A  
 &\$%,`nY]]`Ybž`k`]Y`Yb`hgW`Y]XYbX`Y]bY`[ i`hY` : U]f!D`Um!6Yk`Yfhi`b[  
 gY]b`\_Ubb"

## 9]b`J`c`f`V]`X`Zøf`X]Y`\_ca`a`YbXY` ; YbYfUh]cb`

N]Wc`g`9]bgUhn`i`bX`gY]bY`D`\`c`gcd`\]Yž`XUgg` : U]fbYgg`i`bX  
 Ni`gUa`a`YbUfVY]h`YggYbn]Y`]]g]bXž`gYhnYb`Y]b`ghUf`\_Yg`NY]W`Yb`Zøf

U`Y`f b[ Yb`i i » VU`Yf" `b`Y]bYf`K`Y`hž]b`XYf`XYf`8 fi W`cZh`\cW`]ghž  
nY][ h`N]W`Ua`VYghYbžXUgg`a`Ub`gck`c`\`HcfY`gW`]Y»Yb`U`g`Ui`W`  
ZU]f`gd]Y`Yb`\_Ubb" `GW`]Y»`]W`]gh`XYf`i i » VU`b]W`h`bi`f`Y]b`  
K`Yh`\_Ua`dŽ`gcbXYfb`Ui`W`Y]bY`D`UhhZcfa`ž`i`a`K`YfhY`ni`  
j`Yfa`]hY`b`i`bX`F`YgdY`\_h`ni`ZÖfXYfb" `9g`V`Y]Vh`UVni`k`UfhYbž`k`]Y`  
X]YgY`5i`gnY]W`bi`b[ `N]W`g`ni`\_ØbZh][`Y`?`Uff]YfY`VYY]bZi`ggYb`k`]fXž`  
UVYf`Y]bYg`]gh`\_`Uf.`GY]b`ZU]fYf`Gd]Y`gh`]`]gh`Y]b`;`Yk`]bb`ZØf`YXYb`  
J`YfY]b`°`

8YhU]`g	
C`fh	Gi`\`ž`8Yi`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>• hZj`!YfZi`fh"XY</li> <li>• %\$\$Zi`ggVU``"XY</li> </ul>

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