

A i h][ Yf`Gdfi b[ `]bg`l b[ Yk ]ggY. `J ]X]bU  
Dcdcj `ØVYf`YVh`XYb`B chZU`°

J ]X]bU`Dcdcj `gdf]b[ h`\Yi hY`]a `FUX]c`ØVYf  
/ ei ch/A i h' ei ch`"; ÅghY`X]g\_i h]YfYb`]\fY`9fZU\fi b[ Yb`i bX  
<YfUi gZcfXYfi b[ Yb`]b`XYf`?i bgh"



: fUb\_Zi fh`fC XYfłž`8Yi hgW\`UbX`!`K Ug`hi`h`g]W\`]b`XYf`K Y`h`XYg  
H\YUhYfg`i bX`k ]Y`k Y]h`\_Ubb`A i h`[ Y\Yb3`5a` `%) "'& '\$&)` `k i fXY  
X]YgYf`: fU[ Y`a ]h`Y]bYa` `Z` `a ]bUbhYb`9fY][ b]g`bUW\ [ Y[ Ub[ Ybž`XUg  
Ua` \Yi h][ Yb`HU[ `Ui ZFUX]c`DCD`C:: `Ui g[ YghfU\`h`k i fXY`" `b`Y]bYf  
GcbXYfUi g[ UVYž`X]Y`XYa` `H\Ya` U` `A i h` `i [ Yk ]Xa` Yh`]ghž`X]g\_i h]YfYb  
; ÅghY`gdUbbYbXY`5gdY`\_hY`XYg`@VYbgž`X]Y`XYb`Gdfi b[ `]bg  
l b[ Yk ]ggY`h\Ya` Uh]g]YfYb`" `8Ufi bhYf`GW\Ui gd]Y`Yf]b` `ØfX]g`Hf]YVY`ž  
7ca`YX]YbbY`; UnY`Y`J`c`"\UgYž`A i g]\_Yf]b`5``]`BYi`a`Ubb`i`bX`Y]b  
, VYffUgW\i b[ g[ Ugh`" `a` `A ]hhY`di`b`\_h`ghY`h`XUg`Ui`ZfY[ YbXY`@VYb  
XYf`GW\Ui gd]Y`Yf]b`J ]X]bU`Dcdcj`ž`X]Y`Ub`X]YgYa` `HU[ `Ui`W\`] \fYb  
ZØb`ZhYb`: U`gW\]fa`gdfi b[ `k`U[ hYž`XYf`YXcW\`U`Yg`UbXYfY`U`g`[ `Uh  
j`Yf`]YZ`" `A`f`YfghYf`: U`gW\]fa` `j`Yf`YXXYfhY`g]W\ž`XYf`B`chZU`gW\]fa  
ÖZbYhY`g]W\`ni`gd`Åhž`i`bX`g]Y`Z]Y`gW\`bY`Yf`U`g`[ YXUW`h`8`Ub`\_

Y]bYf`Dcfh]cb` ; `ØW`ØVYf`YVhY`g]Y`YXcW`X]YgYb`[ YZÅ`f`]WYb  
A ca`Ybhž`k Ug`]\f`nk Y]ZY`gc`bY`bYi`Y`9]bV`]W`Y`]b`XYb`A`i`h`[ ]Vhž  
XYb`g]Y`b]W`h`bi`f`]b`]\fYa``6Yfi`Zg`YVYb`nY][ hž`gcbXYfb`Ui`W`]b  
[ YZÅ`f`]WYb`5VYbhYi`Yfb`"

8]Y`GYbXi`b[ `k`Uf`b]W`h`bi`f`Y]b`dYfg`Øb`]W`Yf`F`ØW`V`]W`ZØf`Dcdcj`ž  
gcbXYfb`Ui`W`Y]bY`]bhYfYggUbhY`F`YZYI`]cb`ØVYf`X]Y  
<YfUi`gZcfXYfi`b[ Yb`XYf`XUa`U`][ Yb`NY]h`K`]Y`fUX]cY]bg  
VYf]W`hYhž`VY`Yi`W`hYh`X]Y`8]g\_i`gg]cb`ž`k`Ug`Yg`VYXYi`hYhž`ZØf`g]W`  
gY`Vghi`bX`UbXYfY`Y]bni`ghY`Ybž`HUVi`g`ni`VfYW`Yb`i`bX`g]W`hYi  
ni`V`Y]VYb`" `b`Y]bYf`NY]hž`]b`XYf`X]Y` ; YgY`gW`UZh`cZhj`cb`Nk`Åb[ Yb  
i`bX`9fk`Ufhi`b[ Yb`[ Ydf`Å[ h`]ghž`nY][ h`Dcdcj`g`9f`YVb]gž`XUgg`A`i`h  
b]W`h`bi`f`Y]bY`9][ YbgW`UZh`]ghž`gcbXYfb`Y]b`ghYh][ Yf`Dfc`nYgg`"

## J ]X]bU`Dcdcj` .`9]b`@YVYb`ZØf`X]Y`6Ø`bY

J ]X]bU`Dcdcj` `k`i`fXY`%-`-`&]b`K`]Yb`[ YVcfYb`i`bX`U`h]g]W`ØVYf`X]Y  
`Y`]\fY`U`g`GW`Ui`gd]Y`Yf]bž`GÅb[ Yf]bž`7`ck`bž`A`cXYfU`hcf]b`i`bX  
9bhYfhU]bYf]b`YhUV`]Yfh`B`UW`]\fYa`GW`Ui`gd]Y`ghi`X]i`a`Ua  
A`cnUfhYi`a`]b`GU`nVi`f[ ž`k`c`g]Y`j`cb`&`\$`%`&`V]g`&`\$`%`\*`Yfbhž`U`h]g]Y  
g]W`Y]bYb`B`Ua`Yb`[ Ya`UW`hž`j`cf`U`Ya`U`g`9bgYa`V`Ya`]h[ `]YX`XYg  
A`Ui`ja`!` ; cf\_]!`H`Y`U`hYfg`" `A`fY`VY`\_`Ub`bhY`9]b!` : fUi`!`G`ck` `W`V]b  
6i`[ `UfY3` `nc[ `j`]Y`Y` `b`hYfYgg]YfhY`Ub`i`bX`nY][ h`]\fYb`A`i`hž`]\fY  
K`i`fnY`b`i`bX`Y`b]h]h`Å`h`a`]h`XYf`K`Y`h`ni`hY]`Yb`" `A`fY`@]ghi`b[ Yb  
k`i`fXYb`a`]h`DfY]gYb`[ Yk`ØfX][ hž`XUfi`bhYf`XYf` ; cfXUbU`?`cgUbcj`]ā  
GW`Ui`gd]Y`dfY]g`]a` `Y`]\f`&`\$`&`"

Dcdcj`g`VYfi`Z]W`Yf`K`Y[ `ZØ`f`h]g]Y`j`cb`YfghYb`5i`Zh]hYb`Ua  
J`c`\_`gh`Y`U`hYf`K`]Yb`ni`VYXYi`hYbXYb`Dfc`Y`\_`hYb`Ua`8Yi`hgW`Yb  
H`Y`U`hYf`6Yf`]b`i`bX`XYf`7`ck`bgW`i`Y`j`cb`D`]\]ddY` ; Ui`]Yf`]b`DUf]g`"  
8]YgY`VfY]hYb`9fZU`fi`b[ Yb`a`UW`Yb`g]Y`ni`Y]bYf`ZUW`hYb`fY]W`Yb  
?`ØbghYf]bž`X]Y`VYfY]hg`]b`a`Y`fYfYb` : ]a`!`i`bX  
 : YfbgY`d`f`c`Xi`\_`h]cbYbž`k`]Y`XYf`5F`8!`GYf]Y`8Yf`@]ggUVcb`?`f]a`]`ž  
ni`gY`Y`b`k`Uf`" `5`X]Yg`k`]fX`VY]`XYf`8]g\_i`gg]cb`XYf` ; ÅghY  
k`Å`f`YbX`XYf`F`UX]cgYbXi`b[ `fYZY`\_`h]Yfhž`k`c`X]Y  
<YfUi`gZcfXYfi`b[ Yb`i`bX` : fYi`XYb`XYg`@YVYbg`U`g`?`ØbghYf]b  
h]YZ[ fØbX][ `Yf`Ø`fhY`fh`k`YfXYb`"

## 8 Ug`H\YUhYf. `9]b`Cfh`XYg`A i hYg

8 Ug`H\YUhYf`gY`Vgh`U`h`Y]bY`Ub[ Y`i`bX`UVk`Y`W`g`i`b[ gfY]W`X`Y  
 ; YgW`X]W`h`Y`ž`X]Y`Ø`V`Y`f`(`\$\$\$`\$`U`V`Y`ni`f`Ø`W`\_`f`Y]W`h`i`f`g`d`f`Ø`b[ `]W`X`U`g`  
 C`f`h`X`Y`f`i`b`h`Y`f`U`h`i`b[ `i`b`X`6`]`X`i`b[ `Y`b`h`g`h`U`b`X`Y`b`ž`g`U`V`b`g]W`X`Y`  
 5`\_`h`Y`i`f`Y`c`Z`h`[`f`c`»`Y`b`<`Y`f`U`i`g`Z`c`f`X`Y`f`i`b[ `Y`b`[ `Y[ `Y`b`Ø`V`Y`f`ž`X]Y`A`i`h`i`b`X`  
 ?`f`Y`U`h]j`h`A`h`Y`f`Z`c`f`X`Y`f`h`Y`b`"J`c`a` `U`b`h]\_`Y`b`Y`[`m`d`h`Y`b`Ø`V`Y`f`i`f`]Y`W`X`Y`b`U`b`X`ž`  
 k`c`H`Y`U`h`Y`f`U`i`Z`Ø`f`i`b[ `Y`b`X`Y`b`K`Y]b[ `c`h`8]c`b`m`g`c`g`Y`V`h`Y`b`ž`V]g`V`b`  
 ni`a`f`Ø`a`]g`W`X`Y`b`H`Y`U`h`Y`f`ž`k`c`X]Y`Y`f`g`h`Y`b`5`i`Z`Ø`f`i`b[ `Y`b`]b`  
 `U`h`Y]b]g`W`X`Y`f`G`d`f`U`W`X`Y`g`h`U`h`Z`U`b`X`Y`b` `X`Y`f`A`i`h`ž`U`i`Z`X]Y`6`Ø`b`Y`ni`  
 h`f`Y`h`Y`b`ž`n]Y`V`h`g]W`X`i`f`W`X`Y`[ `Y`g`U`a`h`Y`H`Y`U`h`Y`f[ `Y`g`W`X]W`h`Y`"  
**WUd]hU`XY`UW`hi`fU`V`Y`g`W`X`Y`V`h`X]Y`g`Y`9`b`h`k`]W`i`b[ `i`b`X`X]Y`  
 j`Y`f`g`W`X]Y`X`Y`b`Y`b`9`d`c`W`X`Y`b`ž`X]Y`X`U`g`H`Y`U`h`Y`f[ `Y`d`f`A[ `h`V`U`V`Y`b`ž`]`c`a`  
 A`]h`h`Y`U`h`Y`f`V]g`ni`f`D`c`g`h`a`c`X`Y`f`b`Y`"**

8]Y`V`Y`i`h[ `Y`b`8`U`f`g`h`Y`Y`f`ž`k`]Y`J`X]b`U`D`c`d`c`j`ž`g`h`Y`V`b`]b`Y]b`Y`f`U`b[ `Y`b`  
 H`f`U`X]h]c`b`j`c`b`?`Ø`b`g`h`Y`f`b`ž`X]Y`X`Y`b`A`i`h`V`U`V`Y`b`ž`]\`f`Y`Y][ `Y`b`Y`b`  
 ; YgW`X]W`h`Y`b`ni` `Y`f`n`A`V`b`"a` `Ni`[ `Y`X`Y`f`U`\_`h`i`Y`Y`b`8]g`\_`i`g`g]c`b`U`i`Z`  
 F`U`X]c`D`C`D`C`::`k`]f`X`g`d`Ø`f`V`U`f`ž`X`U`g`g`X`Y`f`G`d`f`i`b[ `]b`g`i`b[ `Y`k`]g`g`Y`  
 g`Y]Y`g`V`Y]a` `U`g`W`X]f`a`g`d`f]b[ `Y`b`c`X`Y`f`U`i`Z`X`Y`f`H`Y`U`h`Y`f`V`Ø`b`Y` `H`Y]`  
 X`Y`g`\_`Ø`b`g`h`Y`f]g`W`X`Y`b`G`W`X`U`Z`Y`b`g`]g`h`9`g`[ `Y`V`h`X`U`f`i`a`ž`g]W`X`g`Y`V`g`h`ni`  
 V`Y`V`U`i`d`h`Y`b`i`b`X`X]Y`Y][ `Y`b`Y`?`i`b`g`h]a`5`b[ `Y`g]W`X`h`j`c`b`K`X]Y`f`g`h`A`b`X`Y`b`  
 ni`Y`V`Y`b`"

5a`9`b`X`Y`X`Y`g`H`U[ `Y`g`V`Y]V`h`X]Y`f`U[ `Y`K`U`g`a`U`W`h`i`b`g`a`i`h[ `3`C`V`  
 Y]b`:`U`g`W`X]f`a`g`d`f`i`b[ `c`X`Y`f`X]Y`K`U`V`ž`X`U`g`@`Y`V`Y`b`U`i`Z`X`Y`f`6`Ø`b`Y`ni`  
 `Y`V`Y`b` `X]Y`g`Y`9`b`h`g`W`X]Y]X`i`b[ `Y`b`Z`c`f`a`Y`b`i`b`g`i`b`X`i`b`g`Y`f`Y`  
 ; YgW`X]W`h`Y`b`"J`X]b`U`D`c`d`c`j`g`Z`Y`g`g`Y`b`X`Y`9`f`Y`V`b]g`g`Y`i`b`X`X]Y`  
 V`Y`j`c`f`g`h`Y`V`b`X`Y`G`V`c`k`]b`F`U`X]c`D`C`D`C`::`g]b`X`Y]b`[ `f`c`»`Y`g`N`Y]W`X`Y`b`  
 X`U`Z`Ø`f`ž`X`U`g`g`A`i`h`i`b`X`?`i`b`g`h`<`U`b`X`]b`<`U`b`X`[ `Y`V`Y`b`"

8YhU]`g	
Cfh	: fUb`_`z`fh`f`C`X`Y`f`l`ž`8`Y`i`hg`W`X`U`b`X
EiY`Y`b	<ul style="list-style-type: none"> <li>• k k k "fUX]cY]bg"XY</li> <li>• k k k "[cf_]XY</li> <li>• WUd]hU`XY`UW`hi`fU`W`a</li> </ul>

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