

: UWX \_fÀZhYni \_i bZh]a '@UbX\_fY]g  
8 ]Yd\c`n. ' † b b c j Uh]j Y`Dfc ^Y\_hY`Ua`GhUfh°

5a ' \* " † b] &\$&) `dfÀgYbh]YfhY`Gj Yb`A Òf\_Yf`k ]fhgWUZh]WXY  
Dfc^Y\_hY`ni f': UWX\_fÀZhY[ Yk ]bbi b[ `]a '@UbX\_fY]g`8 ]Yd\c`nž  
i a `† b[ Y`HU`YbhY`i bX`i bhYfbY\ a Yb`ni `j YfbYhnYb"

8 ]Yd\c`nž`8 Yi hgW`UbX`!`5a `8 cbbYfghU[ bUW`a ]hU[ ž`XYa ` \* "  
 † b] &\$&) ž`dfÀgYbh]YfhY`Gj Yb`A Òf\_Yf`]a `5i ggW`i gg`ZØf': ]bUbnYb  
i bX`K ]fhgWUZh`XYg`@UbX\_fY]gYg`8 ]Yd\c`n`U\_hi Y`Y`9bhk ]W\_`i b[ Yb  
ni f': UWX\_fÀZhY[ Yk ]bbi b[ `]b`XYf`FY[ ]cb"@Ui h`XYa `6Yf]W`h`j`cb`  
**K YgYf!?! f]Yf`ghY\Yb`XUVY]`a Y\ fYfY`]bbcj Uh]j Y`Dfc^Y\_hY`]a  
: c\_`i gž`X]Y`XUfUi Z`UVn]Y`Ybž`† b[ Y`HU`YbhY`i bX`c\_U`Y  
I bhYfbY\ a Yb`VYggYf`ni `j YfbYhnYb"**

9]b`nYbhU`Yg`9`Ya Ybh`X]YgYf`†h]Uh]j Y`]gh`X]Y`9]bZØ`fi b[ `]j`cb`?` †  
Gw`i hgž`X]Y`X]Y`?` †?`ca dYhYbn`j`cb`5i gni V`]XYbXYb`ghÀf`\_Yb  
gc`Yb" `8 ]YgY`Gw`i hg`gc`Yb`XUni `VY]hfU[ Ybž`X]Y`5h`hfU`\_hj ]h`h  
\ ]Yg][ Yf`5i`gV]`Xi b[ gVYfi ZY`ni `Yf\ Ò\Yb`i bX`Y]bY  
; fi bX`U[ YbgW`i `i b[ `ZØf`X]Y`X][ ]hU`Y`Ni \_i bZh`ni `V]YhYb" `Ni XYa  
k ]fX`Y]b`Dfc^Y\_h`bUa Ybg`8 ][ ]!Gw`i hg]bg`@YVYb`[ Yfi ZYbž`i a `XUg  
8 ][ ]hU`]g]Yfi b[ gdchYbn]U`XYf`Ub`gÀgg][ Yb`6Yhf]YVY`ni `Yfa ]hY`b"

DfU\_h]\_i a gk cW`Y`i bX`6]`Xi b[ gbYh`nk Yf\_`

9]b`VYgcbXYfg`]bhYfYggUbhYf`Di b`\_h]gh`X]Y`[ Yd`Ub`hY  
DfU\_h]\_i a gk cW`Yž`X]Y`]b`XYb`\_ca a YbXYb`Gca a YfZYf]Yb`ni a  
nk Y]hYb`A U`ZØf`GW`Ø`Yf`Ub[ YVchYb`k ]fX" `B`YVYb`DfU\_h]\_U`k ]fX  
XUg`6]`Xi b[ gbYh`nk Yf\_` ?i fg`Ni \_i bZh`]bg`@YVYb`[ Yfi ZYbž`XUg  
I bhYfbY\ a Yb`i bX`GW`Ø`Yf`j`cf`C`fh`ni`gUa`a`YbVf]b[ Yb`a`ÒW`hY"  
6]g` †\ fYgYbXY`ghfYVh`a`Ub`Ubž`+`\$`I`bhYfbY\ a Yb`ni `[ Yk ]bbYbž  
X]Y`Ub`nY\ b`GW`i `Yb`]`fY`5b[ YVchY`i bX`†\U`hY`]a`I`bhYff]W`h

j Yfa ]hY`b"

Ni gÀhn`]W`V]YhYh`X]Y`F`Y`[ ]cb`9I ]ghYbn[ f0bXi b[ gWcUW`]b[ g`Ubž`X]Y  
Ui Z`X]Y`≠Zcfa Uh]cbgVYX0fZb]ggY`Ub[ Y`YbXYf`I bhYfbY`a Yf]bbYb  
i bX`I bhYfbY`a Yf`Y]b[ Y`Yb`"K Y]hYfY` : 0fXYfdfc`Y`\_hYž`k ]Y` A Y`f  
K Yfh ž`i bhYfgh0hnYb`X]Y`K Y]hYfV]`Xi b[ `j cb`A ]hUfVY]hYfb`Xi fW`  
X]Y`E i U`]Z]h]Yfi b[ `j cb` ?0a a YfYfb` `]b`6Yhf]YVYb`"8Yf`@UbX`\_fY]g  
8]Yd`c`n`]gh`Ui » YfXYa` `HY]`XYg` : UW`\_f`ÀZhYV0bXb]ggYg`B`cfXk Ygh  
a ]h`Y]bYa` `6i X[ Yhj cb`Yhk U`(`ž) - `A ]`]cbYb`9i fc`V]g`&\$`+`ž`k Ug  
[ fc»Y`<cZbi b[ Yb`Z0f`X]Y`9btk ]W`\_i b[ `XYf`F`Y`[ ]cb`k YW`\_h"

## 8 ] [ ]hU`Y`HfUbgZcfa Uh]cb`]b`XYf`5i gV]`Xi b [

8]Y`X][ ]hU`Y`HfUbgZcfa Uh]cb`gd]Y`h`Y]bY`YbHgW`Y]XYbXY`F`c`Y`]b  
X]YgYb`bYi Yb`Dfc`Y`\_hYb`"a` `F`U`a` Yb`XYg`Dfc`Y`\_hg` 8][ ]hU`Y  
@YfbU`]Ubnyb` `Yf`U`hYb`Ub[ Y`YbXY`5V]hi f]YbhYb`9]bV`]W`\_Y`]b  
j YfgW`]YXYbY`6Yfi ZY`"Ni XYa` `k ]fX`Y]b` K Y`W`a` Y!7YbhYf` `ni f  
5bk YfVi b[ `j cb` : UW`\_f`ÀZhYb`Ui g`XYa` `5i g`UbX`Ui Z[ YVUi h`"@Ui h`  
**5fVY]hgU[ Ybhi f`k ]fX`XUg`Dfc`Y`\_h`B`9HNK` 9F`?`E`(`"\$`Y]b[ YZ0\fhž  
i a` `5i gV]`Xi b[ gVYhf]YVY`]a` `X][ ]hU`Yb`K` UbXY`ni` `i bhYfgh0hnYb`"  
<]YfVY]`k ]fX`[ ]Yn]Y`h`Ui Z`X]Y`B`chk`YbX][ ]\_Y]h`]b[ Yk ]YgYbž`XUgg  
5i gV]`XYf`g]W`\_`cbh]bi ]Yf`]W`\_Zc`fh`i` bX`k`Y]hYfV]`XYb`a` 0ggYbž`i` a  
XYb`U`\_hi`Y`Yb`9btk ]W`\_i b[ Yb`]b`]\fYb`6Yfi ZgZY`XYfb`[ YfYW`h`ni  
k YfXYb"**

9]b`5b[ YVch] cb`\_cghYbZfY]Yb`HfU]b]b[ g`Z0f`5i gV]`XYf`gc`Y`g  
Yfa 0[ `]W`Ybž`g]W`\_Ui Z`X]Y`X][ ]hU`]g]YfhYb`5bZc`fXYfi b[ Yb  
j`c`fni`VYfY]hYb`"8]Y`HfU]b]b[ g`g]bX`d`f`U] ]gbU` `[ YghU`hYh`i` bX  
VY]b`U`hYb`9`Ya` YbhY`k ]Y`X][ ]hU`Y`6Ui ghY`Yb`i` bX`F`c`V`ch]\_`]a  
K`UfYbY]b[ Ub[ "`HY]`bY`a` Yf`\_0bbYb`NYfh]Z]\_UhY`Yfk`YfVYbž`X]Y`VY]  
XYf`F`Y`\_fi`h]Yfi b[ `j cb`5i gni V]`XYbXYb`i` bX` : UW`\_f`ÀZhYb`b0hn`]W`  
g]bX"

## I bhYfgh0hni b [ `Xi fW` `? 0bgh`]W`Y`≠bhY``][ Ybn

8Yf`hYW`bc`c[ ]gW`Y` : c`fhgW`f]h`i`k ]fX`Ui`W`\_]b`XYf`6Yfi`Zgk`Y`h  
gd0fVUf`"?0bgh`]W`Y`≠bhY``][ Ybn`f?`≠`V]YhYh`i` bhYfgh0hni`b[ `VY]  
VYfi`Z]W`Yb`J`Yf`ÀbXYfi`b[ Yb`"D`UhhZcfa`Yb`k`]Y`@]b`\_YX`≠`7`UfYfY`f

9l d`cfYf`i bX`gdYn]U`g]YfhY`æV!A UhW ]b[ !5`[ cf]h\ a Yb`g]bX  
 6Y]gd]Y`Yž`X]Y`dYfgcbU`g]YfhY`? Uff]YfYYa dZY`i b[ Yb  
 Yfa Ò[ `]WYb" `K ]Y`X[ Z\_"cf[ `VYf]W hYhž`V`Y]Vh`YXcW`X]Y`F c`Y  
 Y]bYg`YfZU`fYbYb`? Uff]YfYW UW g`i bj Yfn]W hVUf" `8 ]YgYf`7cUW  
 VYfØW\_g]W h[ h`dYfgØb`]W Y`5b`]Y[ Yb`i bX`9a`ch]cbYbž`X]Y`cZha`]h  
 ? Uff]YfYYbhgWY]Xi b[ Yb`j YfVi bXYb`g]bX"

? ÆHcc`g`k ]Y`NYhmi bX`FYgi a Y" ]c`Yf`Y]W hYfb`ni XYa`X]Y  
 9fghY`i b[ `j cb`@YVYbg`Ài ZYb`i bX`5bgW`fY]VYb" `8 ]YgY  
 HYW`bc`c[ ]Yb`Yf[ `ÀbnYb`X]Y`a YbgW`]W Y`i bhYfghØhmi b[ ž`X]Y  
 bchk YbX][ `]ghž`i a `]bX]j ]Xi Y`Y` ; YgW ]W hYb`j cb  
 ? Uff]YfYYbhgWY]Xi b[ Yb`ni `Yfn`À`Yb`i bX`XUVY]`VYfUhYbX`ni f  
 GY]hY`ni `ghY`Yb"

Æg[ YgUa`h`nY][ h`X]Y`Æ]h]Uhj Y`XYg`@UbX`fY]gYg`8 ]Yd`c`n`Y]bY  
 `\_UfY`5i gf]W`hi b[ `]b`F ]W`hi b[ `X][ ]hU`Yf`Ni `i bZi`i bX`J YfbYhmi b[  
 j cb`5i gV]`Xi b[ `i bX`K ]fhgW`UZh" `9g`V`Y]Vh`UVni k UfhYbž`k ]Y  
 YfZc`[ fY]W`X]YgY`Dfc`Y`hY`]b`XYf`DfUI ]g`i a [ YgYhnh`k YfXYb  
 `\_ØbbYb`i bX`k Y`WYb`9]bZi gg`g]Y`Ui ZX]Y` : UW`\_f`ÀZhYni [ Yk ]bbi b[  
 \UVYb`k YfXYb"

8YhU]`g	
C fh	8 ]Yd`c`n`ž`8Yi hgW`U`bX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "k YgYf!_i f]Yf"XY</li> <li>• X[ Z_"cf[</li> <li>• k k k "UfVY]hgU[ Ybhi f"XY</li> </ul>

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