

6Yf`]b`Yf\`Ä`h`ZØbZ`bYi`Y`9I`nY``YbnWi`ghYf`.  
:`cfgW`Xi`b[`ZØf`X]Y`Ni`\_i`bZh°

8]Y`:`I`6Yf`]b`Yf\`Ä`h`:`ÖfXYfi`b[`Yb`ZØf`ZØbZ`9I`nY``YbnWi`ghYf`  
UV`&\$&`\*`ž`i`bhYfghØhnh`Xi`fW`X]Y`6Yf`]b`i`b]j`Yfg]hm`5``]UbW`"



6Yf`]b`ž`8`Yi`hgW`X`UbX`!`8]Y`8Yi`hgW`Y`:`cfgW`Xi`b[`g[`Ya`Y]bgW`UZh`  
\`Uh`\`Yi`hY`X]Y`:`ÖfXYfY`bhgW`Y]Xi`b[`Yb`ZØf`X]Y`9I`nY``Ybnghf`UhY[`]Y`  
VY`\_`Ubbh[`Y[`YVYb`ž`k`cbUW`X`Ya``š\`f`&\$&`\*`ZØbZ`  
9I`nY``YbnWi`ghYf`]b`6Yf`]b`ØVYf`Y]bYb`NY]hfUi`a`j`cb`g]YVYb`š\`fYb`  
j`cb`6i`bX`i`bX`@`AbXYfb`i`bhYfghØhnh`k`YfXYb`"8]YgY`9b`hgW`Y]Xi`b[`  
k`i`fXY`]a`f`U\`a`Yb`XYf`9I`nY``Ybnghf`UhY[`]Y[`Yhfc`ZYb`ž`X]Y`XUfUi`Z`  
UVn]Y`h`ž`K`]ggY`bgW`UZh`i`bX`:`cfgW`Xi`b[`]b`8Yi`hgW`X`UbX`bUW`\`U`h][`  
ni`gh`Ä`f`\_`Yb`"8]Y`7`i`ghYf`i`a`ZUggYb`j`YfgW`]YXYbY`:`UW`VYfY]W`Y`ž`  
XUfi`bhYf`B`Uhi`f!`ž`@`YVYbg!`i`bX`Gcn]U`k`]ggY`bgW`UZhYb`i`bX`gc``Yb`  
X]Y`Ni`gUa`a`Yb`UfVY]h`nk`]gW`Yb`XYb`æ`gh]hi`h]cbYb`]b`hYbg]j`]YfYb`"  
8]Y`6Yf`]b`Yf`i`b]j`Yfg]h`Ä`hYb`ž`]bgVYgc`bXYfY`X]Y`:`fY]Y`i`b]j`Yfg]h`Ä`h`  
6Yf`]b`ž`<i`a`Vc`X`h`i`b]j`Yfg]h`Ä`h`ni`6Yf`]b`ž`HYW`b]gW`Y`i`b]j`Yfg]h`Ä`h`  
6Yf`]b`i`bX`7`\`Uf]h`Ä`i`i`b]j`Yfg]h`Ä`h`ga`YX]n]b`ž`g]bX`HY]`XYg`6Yf`]b`Yf`



		g	fg]hÅhga YX]n]b
G7F ðHG	: c fhgYhni b[ gUb hfU[	5i gY]bUbXYfgY hni b[ Yb`i a X]Y`"]VYfU`Y C fXbi b[	: fY]Y l b]j Yfg]hÅh 6Yf`]b

: c fgWÅ i b[ `i bX` ð b c j Uh]c b `]b `XYf  
A Uh\Ya Uh]\_

9]b`VYgcbXYfg`\Yfj c fni \YVYbXYg`Dfc`Y`\_h]gh`XYf`7`i ghYf`A 5H< Ž ž  
XYggYb`GdfYWÅYf`GYVUgh]Ub`Dc\_i hU`Ub`XYf`HYWÅ b]gWÅYb  
l b]j Yfg]hÅh`6Yf`]b`hÅh[ `]gh` ð`XYf`\_ca a YbXYb` : ÒfXYfd\UgY`k ]fX  
XYf` : c\_i g`Ui ZXYf`gc n]U`Yb`8 mbUa ]\_`XYf`A Y]bi b[ gV]`Xi b[ ``]Y[ Ybž  
]bgVYgcbXYfY`ja `<]bV`]W\_`Ui ZX]Y`J YfVfY]hi b[ `j cb` ð Zcfa Uh]cbYb  
ØVYf`gc n]U`Y`A YX]Yb`"N]Y``]gh`Ygž`X]Y` : i b\_h]cbgk Y]gY`XYf  
A Y]bi b[ gV]`Xi b[ `ni `j YfghY`Yb`i bX`XUa ]h`X]Y`XYa c\_fUh]gWÅYb  
K YfhY`i bX`Dfc nYggY`ni `ZÒfXYfb`" ? Øbgh]WÅY` ð hY``][ Ybn`i bX  
a Uh\Ya Uh]gWÅY`C dh]a ]Yfi b[ `gd]Y`Yb`XUVY]`Y]bY`nYbhfU`Y`F c``Y`

8]Y`GdfYWÅYf]bbYb`i bX`GdfYWÅYf]j cb`A 5H< Ž ž`XUfi bhYf`Ui WÅ  
5bXfYU`K U`h\Yf`j cb`XYf`<i a Vc`Xh]l b]j Yfg]hÅh`i bX`7`Ui X]U  
GWÅ]``]b[ `g] cb`XYf` : fY]Yb`l b]j Yfg]hÅhž`UVYb`VYhcbhž`k ]Y`k ]WÅh[  
Yg]ghž`bUWÅ`U`h[ ]Y`@Øgi b[ Yb`ni `Yb`hk ]W\_`Y`b`" ð gVYgcbXYfY`k ]fX  
XYf`GWÅ`k Yfdi b\_h`Ui Z`XYf`9ZZ]n]YbnghY][ Yfi b[ `ja `A cV]`hÅhg!`i bX  
9bYf[ ]YgY`hcf``]Y[ Ybž`k cVY]`Ui WÅ`5`[ cf]h\ a Yb`ni f`FYXi n]Yfi b[  
XYg`Ghfca j YfVfUi WÅ`g]j cb`? Øbgh]WÅYf` ð hY``][ Ybn`]a `@Yfbdfc nYgg  
Y]bY`F c``Y`gd]Y`Yb`"8]Y`Ni gUa a YbUfVY]h`a ]h`l bhYfbY`a Yb`gc``  
ni XYa `]bhYbg]j ]Yfh`k YfXYbž`i a `X]Y`k ]fhgWÅ`UZh]WÅY`9b`hk ]W\_`i b[  
]b`6Yf`]b`i bX`XYf`i a `]Y[ YbXYb`FY[ ]cb`ni `i bhYfghØhnYb`

< ]bhYf[ fi bX`XYf`9l nY``YbnghfUhY[ ]Y

8]Y`9l nY``YbnghfUhY[ ]Y`k i fXY`&\$%+`Y]b[ YZØ\fhž`i a `X]Y`\ØW`ghYb  
GhUbXUfXg]b`XYf` : c fgWÅ i b[ `ni `ZÒfXYfb`" ð`XYf`YfghYb`D\UgY  
k i fXYb` , , `5bhfU[ gg\_]nnYb`Ui g`%- ) `Y]b[ YfY]WÅ`hYb`G\_]nnYb  
Ui g[ Yk Å`\hž`k cVY]`X]Y`VY[ i hUWÅ`hYbXYb`DUbY`g]bhYfbUh]cbU`  
VYgYhnh`k UfYb`"8Yf`9fZc`[ `X]YgYf`7`i ghYf`]gh`Y]b`NY]WÅYb`ZØf`X]Y  
ghUf`\_Y` : c fgWÅ i b[ `g`UbXgWÅ`UZh]b`6Yf`]b`i bX`X]Y`? ccdYfUh]cb`XYf

I b]j Yfg]hÅhYb"6]g\Yi hY\UVYb`X]Y`9I nY`YbnWi ghYf`bUWk Y]g`]W  
 ni f`GhÅf\_i b[ `XYf`K ]ggYbgWUZh]b`8Yi hgW`UbX`VY][ YhfU[ Yb`i bX  
 k YfXYb`Ui W`]b`Ni \_i bZi`Y]bY`VYXYi hYbXY`Fc`Y`gd]Y`Yb"K Y]hYfY  
 ðZcfa Uh]cbYb`XUni `g]bX`]b`XYb`J YfÖZYbh]W]i b[ Yb`XYf`8: ; `ni  
 Z]bXYb"

8]Y`6Yf`]b`i b]j Yfg]hm`5``]UbW`k ]fX`]b`X]YgYa `FU`a Yb`k Y]hYf\]b  
 j ca `6i bXYga ]b]ghYf]i a `ZØf`6]`Xi b[ `i bX: cfgW]i b[ `gck ]Y`XYa  
 @UbX`6Yf`]b`[ YZØfXYfhzi a `X]Y: cfgW]i b[ g`UbXgWUZh]i bX`X]Y  
 6]`Xi b[ `]b`XYf`FY[ ]cb`bUW\U'h][ `k Y]hYfni Ybhk ]W\_Y`b"

: Øf`k Y]hYfY` ðZcfa Uh]cbYb`VYgi W`Yb`G]Y`V]hhY`X]Y`K YVgY]hYb`j cb`  
 : fY]Y`I b]j Yfg]hÅh`6Yf`]bž`HYW`b]gW`Y`I b]j Yfg]hÅh`6Yf`]b`i bX  
 8Yi hgW`Y: cfgW]i b[ g[ Ya Y]bgWUZh"

8YhU]`g	
J c f Z U ``	Gc b g h][ Y g
C f h	6Yf`]bž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "Zi !VYf`]b"XY</li> <li>• k k k "hi "VYf`]b</li> <li>• k k k "XZ[ "XY</li> </ul>

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