

# B Yi k U\`Yb`]b`Dcfhi [ U`. K ]YXYf\`c`i b[ ggd]Y`cXYf`< c ZZbi b[ `Ui Z GhUV]`hÅh3

Dcfhi [ U`\Uh`Ua`%, "A U] &\$&) `j cf[ Ync[ YbY`K U\`Yb  
UV[ Y\`U`hYbž`bUW\XYa`DfYa`]Yfa`]b]ghYf`@`]g`A cbhYbY[ fc  
k Y[ Yb`?cffi dh]cb`[ YghØfnh`k i fXY"



Dcfhi [ U`!`!`Dcfhi [ U`\UVYb`Ua`%, "A U] &\$&) `j cf[ Ync[ YbY  
K U\`Yb`ghUhh[ YZi bXYbž`X]Y`Xi fW\`dc`]h]gW\Y`Hi fVi`YbnYb`i bX  
G\_UbXU`Y`Ui g[ Y`Øgh`k i fXYb`"A`]b]ghYfd`fÅg]XYbh`@`Ég`A cbhYbY[ fcž  
XYggYb`FY[ ]Yfi b[ `bi`f`Y]b`>U\`f`]a`5a`h`k`Ufž`k`i`fXY`]a`A`Åfn`&\$&)  
Xi fW`Y]bYb`?cffi dh]cbgj YfXUW`h`[ YghØfnh`"8]Y`8]g\_i`gg]cbYb`i`a  
]`b`XfY`\hYb`g]W`]bgVYgcbXYfY`i`a`gY]bY`6YfUhi b[ gZ]fa`U  
Gd]bi`a`j`j`Už`X]Y`k`Å\`fYbX`gY]bYf`5a`hgnY]h`k`Y]hYf\`]b`;`Y`XYf`j`cb  
?`i`bXYbž`XUfi`bhYf`X]Y`?`Ug]bc[`fi`ddY`Gc`j`YfXYž`Yf\`]Y`h`"8]YgY  
G]hi`Uh]cb`ZØ\`fhY`ni`f`9]bVYfi`Zi`b[`j`cb`BYi`k`U\`Yb`Xi`fW`DfÅg]XYbh  
A`UfW`\`c`F`YVY`\`c`XY`Gci`gUž`XYf`X]Y`dc`]h]gW\Y`i`bg]W\Yf\`Y]h`]b`XYa  
@UbX`U`g`VYghÅ`bX][`Ubg]Y\`h`Dc`]h]gW\Y`6YcVUW`hYf`\`UVYb`ni`j`cf

[ Yk Ufbhž'XUgg'X]Y'K U\fgWXY]b`]W\_X]h]j cb`BYi k U\`Yb`[ Ygh]Y[ Yb  
gY]ž`i bX`X]Y`[ Y[ Ybk Āfh][ Y`F`Y[ ]Yfi b[ `gY`]bghUV]`ž`k Ug`XYb  
K Ā\`Yfb`[ fc»Y`Gcf[ Yb`VYfY]hYh"

8]Y`F`Y[ ]Yfi b[ ž`Y]b`Nk`Y]dUfhY]YbVØbXb]g`XYf  
Gcn]U`XYa`c`\_fUh]gWXYb`DUfhY]ž`VfUW`Ua`gdĀhYb`8]YbghU[ UVYbX  
j`cf`XYb`K U\`Yb`Ui`gY]bUbXYfž`U`g`X]Y`J`YfhfUi`YbgZfU[ Y`ni`[ i`bghYb  
XYf`C`ddcg]h]cbgdUfhY]Ybž`]bgVYgcbXYfY`XYf`Gcn]U`]gh]gWXYb`DUfhY]  
i`bX`XYf`fYW`hgdc`di`]gh]gWXYb`DUfhY]`7\Y[ Už`ZĀ`h`"8]YgY  
j`cf[ Ync[ YbYb`BYi k U\`Yb`]b`Dcfhi`[ U`g]bX`X]Y`Xf]hhYb`]bbYf\U`V  
j`cb`XfY]`š\`fYb`i`bX`UggYb`j`]Y`Y`K Ā\`Yf`Zfi`ghf]Yfh`ni`fØW`"8]Y  
6Øf[ Yf`gY\Yb`Y]bY`YfbYi`hY`K U\`i`bX`X]Y`XUa`]h]j`YfVi`bXYbYb  
?`cgYb`U`g`i`bbØh][`Ubž`k Ā\`fYbX`X]Y`k`]fhgW`UZh`]WXYb`:`cfhgW`f]hhY  
]a`@UbX`j`cb`j`]Y`Yb`U`g`i`bni`fY]WXYbX`Ub[ YgY\Yb`k`YfXYb"

## < YfUi`gZcfXYfi`b[ Yb`XYf`K Ā\`YfgW`UZh

8]Y`;`Y\Ā`hYf`g]bX`]b`Dcfhi`[ U`j`Yf[ `Y]W`gk`Y]gY`b]YXf][`ž  
]bgVYgcbXYfY`]b`;`fc»ghĀXhYb`k`]Y`Dcfhc`i`bX`@]ggUVcbž`k`c`XYf  
K`c`\bfUi`a`\_`Ui`a`YfgW`k`]b[ `]W`]gh`"8]Y`?`f]gY`]a  
K`c`\bi`b[`gk`YgYb`V`Y]Vh`Y]b`nYbhfU`Yg`H\Ya`U`ZØf`X]Y`K Ā\`Yf`"  
Ni`XYa`g]bX`XUg`ÖZYb`h]WXY`6]`Xi`b[`g!`i`bX`;`Ygi`bX\Y]hgk`YgYb`]b  
Y]bYf`h]YZb`?`f]gYž`k`Ug`X]Y`6YXYb`\_Yb`k`Y]hYf`j`YfghĀf`h`":`UW`\_fĀZhY  
ZY\`Yb`]b`XYb`?`fUb`\_Yb`\Āi`gYfbž`k`Ug`X]Y`Gcf[ Yb`i`a`X]Y  
J`Yfgcf[ i`b[`gei`U`]hĀh`Yf\`Ö\`h"

9]b`k`Y]hYfYg`6Ygcf[ b]g`YffY[ YbXYg`9`Ya`Ybh]gh`X]Y`a`Ò[ `]W`Y  
FØW`\_Y\`f`ni`Y]bYf`]bghUV]Yb`F`Y[ ]Yfi`b[ "J]Y`Y`K Ā\`Yf`\c`ZYb`Ui`Z  
a`Y\`f`GhUV]`]hĀh`i`bX`Y`ZY`\_h]j`Y`@Øgi`b[ Yb`ZØf`X]Y`XfĀb[ YbXYb  
gcn]U`Yb`H\Ya`Yb`"7\Y[ Už`X]Y`a`][`fUh]cbg`\_f]h]gWXY`DUfhY]ž`\_ØbbhY  
XYb`Xf]hhYb`D`Uhn`VY`Y[ Ybž`k`]fX`Y`XcW`j`cb`\_cbgYfj`Uh]j`Yb`i`bX  
gcn]U`]gh]gWXYb`?`fĀZhYb`U`g`a`Ò[ `]W`Yf`?`ccdYfUh]cbgdUfhbYf  
UV[ Y`Y`b`h`"8]Y`DUfhY]`\_cbbhY`VY]`XYb`Y`hnhYb`K U\`Yb`V]g`ni`%,`ž`  
DfcnYbh`XYf`Gh]a`a`Yb`i`bX`)`\$`G]hnY`]b`XYf`&`\$`A`]h[ `]YXYf  
nĀ\`YbXYb`J`YfgUa`a`i`b[ `XYf`F`Ydi`V`]`Yff]b[ Yb`"

Dc`h]gWXY`:`fU[ a`Ybh]Yfi`b[

8]Y'5VZc`[ Y'dc`h]gWXYf'f]gYb'i bX'Y]b'ghUf\_'ZfU[ a Ybh]YfhYg  
 DUf'Ua Ybh'\UVYb'ni 'Y]bYf'ja a Yf'[ f0» Yfyb'9bhZfYa Xi b[ 'XYf  
 60f[ Yf'j cb'hfUX]h]cbY''Yb'DUfhY]Yb'[ YZ0\fh''Gcn]c`c[ Yb'k ]Y  
 5bh' b]c'6UffYhc'k UfbYbž'XUgg'X]YgY'k ]YXYf\c'hY'dc`h]gWXY  
 ðghUV']hÅh'ni 'Y]bYa 'F 0W\_[ Ub[ 'XYg'J YfhfUi Ybg']b'X]Y'\_Ugg]gWXYb  
 dc`h]gWXYb'ðgh]hi h]cbYb'Z0\fyb'\_0bbhY''8]Y'K U\`VYhY']][ i b[ 'i bX  
 XUg'K Å\`Yfj Yf\U'hYb'nY][ Ybž'XUgg'j ]Y'Y'60f[ Yf'Ui Z'X]Y'5i Zfi ZY'ni  
 Y]bYf' g]bbj c''Yb'K U\` 'b]W'h'fYU[ ]YfhYbž'k Ug'X]Y': fi ghfUh]cb  
 0VYf'X]Y'[ Y[ Ybk Åfh][ Y'dc`h]gWXY'G]hi Uh]cb'bi f'j YfghÅf'\_h'

K ]fhgW UZhGXUhYb'Z0f'Dcfhi [ U`g]bX'nk Uf'dcg]hj] ž'YXcW\\_'ca a Yb  
 X]Y': cfhgW f]hhY'VY]'XYf'6Yj 0`\_Yfi b[ 'b]W'h'Ub''J ]Y'Y'K Å\`Yf  
 \cZybž'XUgg'X]Y'bYi Yb'dc`h]gWXYb'?fÅZhYž'X]Y'Ui g'X]YgYb'K U\`Yb  
 \Yfj cf[ Y\Ybž'X]Y'Xf]b[ YbX'YfZcfXYf']WXYb'FYZcfa Yb']b'XYb  
 6YfY]WXYb'; Ygi bX\Y]hž'6]Xi b[ 'i bX'K c\bi b[ gk YgYb'Ub[ Y\Yb  
 k YfXYb''8]Y'< YfUi gZcfXYfi b[ Ybž'j cf'XYbYb'Dcfhi [ U`ghY\hž'g]bX  
 \_Uf.'Y]b'ghUV]'Yg'dc`h]gWXYg'I a Z'X'ni f'GWUZZi b[ 'Y]bYg  
 VYggYfyb'@YVYbg'Z0f'U`Y''

8]Y'U\_hi Y''Yb'I a ZfU[ Yb'XYi hYb'XUfUi Z'\]bž'XUgg'X]Y  
 Gcn]U`g]h]gWXY'DUfhY]'a ]h' \$'DfcnYbh'Ub'XYf'Gd]hnY''Y[ hž'[ YZc`[ h  
 j cb'XYf'\_cbgYfj Uh]j Yb'5''Ubn'a ]h'&) 'DfcnYbh''7\Y[ U`ghUV']]g]Yfh  
 g]WXY'VY]'%, 'DfcnYbh''K Å\fybX'X]Y'K Å\`Yf'Ui Z'0gi b[ Yb'Z0f'\fy  
 DfcV'Ya Y'\cZybž'V'Y]Vh'X]Y': fU[ Yž'cV'X]Y'bYi Yb'9f[ YVb]ggY'XYf  
 K U\`Yb'hUhgÅW\]W'ni 'XYf'Xf]b[ YbX'VYb'0h][ hYb'GhUV']]hÅh'i bX  
 XYb'@0gi b[ Yb'Z0\fyb'k YfXYb''

8YhU]`g	
J cfZU``	K U\`Ybž'?cffi dh]cb
I fgUWXY	?cffi dh]cbž'dc`h]gWXY'I bg]WXYf\Y]h
C fh	Dcfhi [ U`
E i Y''Yb	<ul style="list-style-type: none"> <li>• k k k "hU[ YggWXYUi "XY</li> <li>• k k k "Yi fUWh]j "XY</li> <li>• k k k "]d[ !^ci fbU`"XY</li> </ul>

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