

: UgWx ]b [ gi a ni [ ' ]b ? Ya dhYb 'UV [ YgU [ h.  
G]Wx Yf\Y]h'ØVYf 'U`Yg°

: UgWx ]b [ ' ]b ? Ya dhYb '&\$&' UV [ YgU [ h 'G]Wx Yf\Y]hgUi ZU [ Yb  
XYf'GhUXh'g]bX'b]Wx hi a gYhnVUfž'J YfUbgH'hyf' \_ÖbbYb  
? cghYb'b]Wx h'hfU [ Yb"

? Ya dhYbž'8 Yi hgWx `UbX '! ð ? Ya dhYb'k ]fX'XYf'ZØf'&\$&)  
[ Yd`UbhY': UgWx ]b [ gi a ni [ 'UV [ YgU [ h''8 ]Y': UgWx ]b [ g [ ]XY  
F chhUWx '- + ' [ UV'VY\_Ubbhž'XUgg'X]Y'j cb'XYf'GhUXh' [ YZcfXYfhYb  
G]Wx Yf\Y]hgUi ZU [ Yb'b]Wx hi a [ YgYhnh'k YfXYb'\_ÖbbYb''8 ]Y  
5bZcfXYfi b [ Yb'VY]b\U`hYhYb'Y]bY'G]Wx Yfi b [ 'U`Yf  
Ni ZU\fhgghfU» Yb'a ]h'6YhcbV`ÖW\_Ybž'k Ug'X]Y' ? cghYb'XYf  
J YfUbgH'hi b [ 'bU\Yni 'j YfXcddY'b'k ØfXY'Ui Z'fi bX' ) "\$\$\$'9i fc"  
8]YgY'Gi a a Y'\_Ubb'X]Y'; ]XY'b]Wx hiUi Zvf]b [ Ybž'k ]Y'ZfY']Wx!  
a U [ Un]b"Wca 'VYf]Wx hYh"

8]Y'GhUXh'gY'Vgh'\UhhY'nk Uf'Ub [ YVchYbž'X]Y' Cf [ Ub]gUhc fYb' ]b  
]\fYb'6Ya Ø\i b [ Yb'ni 'i bhYfghØhnYbž'XcWx'X]Y'j cf\UbXYbYb  
5VgdYffgmghYa Y'k UfYb' i bni fY]Wx YbX''9]bY'5i g`Y]\Y'cXYf  
6YfY]hghY`i b [ 'k Y]hYfYf'5VgdYff\ØfXYb'k Uf'Ui Z' fi bX'j ]Y'Yf  
DUfU`Y'j YfUbgH'hi b [ Yb'b]Wx hi a Ö [ ' ]Wx ''9]b'J c f g W x `U [ 'ZØf'Y]bY  
U`hYfbUh]j Y' l a ni [ g f c i h Y ' k i f X Y ' j c b ' X Y f ' : U g W x ] b [ g [ ] X Y  
UV [ Y`Y\bhž'k Ug'X]Y'G]hi Uh]cb'k Y]hYf'YfgWx k YfhY''8 Ug' ? Ya dhYbYf  
F Uh\Ui g'VYhcbhž'XUgg'Y]b' l a ni [ 'c\ b Y'Ui gfY]Wx YbXY  
G]Wx Yf\Y]hga U» bU\ a Yb'U'g'i bj YfUbhk cfh]Wx'Ub [ YgY\Yb'k ]fX"

G]Wx Yf\Y]hg`U [ Y'VY]': UgWx ]b [ gi a nØ [ Yb

8 Ug'H\Ya U'G]Wx Yf\Y]hgj cf\_Y\fi b [ Yb'ZØf': UgWx ]b [ gi a nØ [ Y' ]gh  
b]Wx h'bYi ž'k ]fX'YXcWx'Xi fWx'U\_hi Y`Y'9fY][ b]ggY'XfÅb [ YbXYf''Ni  
6Y [ ]bb'XYg': UgWx ]b [ gk cWx YbYbXYg'5bZUb [ 'A Åfn']b'6UmYfb

k YfXYb`Ä\`f]W`nU\`fY]WXY`l a nØ[ Y`a ]h<i bXYfhUi gYbXYb`j cb  
6Ygi WYfb`Xi fW [ YZØ\`fh"8]YgY`[ fc»Y`A YbgWXYbUbgUa a`i b[  
n]Y\`h`Ui W`G]WYf\`Y]hgZfU[ Yb`bUW`g]W`ž`X]Y`Xi fW`X]Y`Øb[ ghYb  
5bgW`Ä[ Y`b`Gc`b[ Ybž`A U[ XYVi f[ `i bX`5gW`UZZYbVi f[  
VYY]bhfÄW]h[ h`k YfXYb`**VYf]W`hYh`6F`"XY"**

K Ä\`fYbX`X]Y`GhU]gh]\_Yb`Y]bY`dcg]hj] Y`G]WYf\`Y]hg`U[ Y`b`6UmYfb  
nY][ Ybž`Äi »Yfh`H\`cfghYb` ; f]a a`j cb`XYf`8Yi hgWXYb  
Dc`]nY][ Yk Yf`\_gW`UZh`6Ygc f[ b]g`ØVYf`X]Y`8]g`fYdUbn`nk`]gWXYb  
cV`Y`\_h]j Yb`G]WYf\`Y]hgnU\`Yb`i bX`XYa`gi V`Y`\_h]j Yb  
G]WYf\`Y]hg[ YZØ\`X`Yf`6Øf[ Yf" `b`5gW`UZZYbVi f[ `a i gghY`Ui Z[ fi bX  
Y]bYg`A YggYfUb[ f]Zg`XYf`Xcfh][ Y` : UgW]b[ gni [ `UV[ YgU[ h`k YfXYb`  
?Ya`dhYb`fY]\`hg]W`]b`X]YgY`VYgc f[ b]gYffY[ YbXY`@]ghY`Y]bž  
cV`k c\`X]Y`GhUXh`i bX`X]Y`Dc`]nY]`VYhcbYbž`XUgg`\_Y]bY`\_cb`fYhYb  
; YZÄ\`fXi b[ Yb`VYghY\`Yb"8]Y`UVghfU`\_hY` ; YZÄ\`fXi b[ g`U[ Y`]gh  
YXcW`Yf\`Ø\`h"

## G]WYf\`Y]hga U» bU\`a Yb`]b`UbXYfYb`GhÄXhYb

æa` ; Y[ YbgUhn`XUni`d`Ubh`X]Y`GhUXh`k ØfnVi f[ ž`k c`XYf  
: UgW]b[ gni [ `Ua`"%%" : YVfi Uf`ghUhhZ]bXYhž`i a ZUb[ fY]WXY  
G]WYf\`Y]hga U» bU\`a Yb"8]YgY`k i fXYb`bUW`XYa`5bgW`U[ `Ui Z  
XYb`A U[ XYVi f[ Yf`K`Y]\`bUW`hga Uf`\_h] YfgW`ÄfZh" `Gc`k YfXYb  
a`cV]`Y`GdYffYb`Y]b[ YgYhnhž`i bX`Y]bY`9f\`Ø\`i b[ `XYg  
G]WYf\`Y]hgVi X[ Yhg`i a`ØVYf`%) "\$\$\$`9i fc`]gh]j cf[ YgY\`Yb" `æ  
FU\`a Yb`X]YgYf`A U» bU\`a Yb`k`]fX`Ui W`Y]b`A YggYfj YfVch`VY]  
ÖZZYbh]WXYb`J Yf[ bØ[ i b[ Yb`gY]h`XYa`" `%"`C`\_hcVYf`&\$&(  
\_cb`hfc`)]Yfh`**ZYghk` ]fh"XY`[ ]Vh`Yf[ ÄbnYbXY`bZcfa`Uh]cbYb`ni`XYb  
U`[ Ya`Y]bYb`G]WYf\`Y]hgj cf`\_Y\`fi b[ Yb`Ui Z: UgW]b[ gi a nØ[ Yb`**

8]Y`J YfUbghU`hYf`g]bX`[ YZcfXYfhž`G]WYf\`Y]h`Xi fW`j YfgW]YXYbY  
A U» bU\`a Yb`ni`[ UfUbh]YfYbž`XUfi bhYf`Ui W`HUGWXYb!`i bX  
6cXmWXYW\_gž`i a`a`Ö[ `]WXY` ; YZU\`fYb`k ]Y`A UggYbdUb]\_`i bX  
U[ [ fYgg]j Y`J Yf\`U`hYb`gk`Y]gYbž`]bgVYgcbXYfY`j Yfi fgUW`h`Xi fW  
5`\_c\`c`ž`ni`j Yf\`]bXYfb"6YfY]hg]b`XYf`J Yf[ Ub[ Yb\`Y]h`\UVYb  
[ fc»Y`l a nØ[ Y`b`GhÄXhYb`k ]Y`?`Ø`bž`8ØggY`XcfZ`i bX`A U]bn  
Y]bXfØW`\_]WXY`[ YnY][ hž`k ]Y`k ]W]h[ `G]WYf\`Y]hgj cf`\_Y\`fi b[ Yb`g]bXž  
i a`XUg`K c\`X`Yf`HY]`bY\`a Yf`ni`[ Yk Ä\`f`Y]ghYb"8]Y`?Ya`dhYbYf

5VgU[ Y`ghY`h`YXcW`Y]bYb`FØW\_gW`U[ `]a`<]bV`]W`Ui`Z`X]Y  
 [Yd`UbhYb`:]Y]Yf`]W`\_Y]hYb`XUf"

8YhU]`g	
J`c`f`Z`U``	G`c`b`g`h`][`Y`g`
I`f`g`U`W`X`Y`	I`b`a`Ø[`]W`_`Y]h`ž`G]W`Y`f`\`Y]h`g`U`i`Z`U[`Y`b` i`a`n`i`g`Y`h`Y`b`
C`f`h`	?`Y`a`d`h`Y`b`ž`8`Y`i`h`g`W`X`U`b`X`
G`W`X`U`X`Y`b`]`b`	)`\$`\$`\$`\$`
E`i`Y``Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"Z`f`Y`]`]W`!`a`U[`U`n]`b`"W`ç`a`</li> <li>• k`k`k`"V`f`"X`Y`</li> <li>• k`k`k`"Z`Y`g`h`k`_]`f`h`"X`Y`</li> </ul>

6Ygi`W`X`Y`b`G]Y`i`b`g`U`i`Z`b!U[`"X`Y`