

? `]a U\_cbZYfYbn!G]a i `Uh]c b `]b `: fY]g]b [ .  
Ghi X]YfYbXY `j YfhfYhYb `X]Y `K Y `h°

Ghi X]YfYbXY `XYf`< GK H`g]a i `]YfhYb `X]Y `K Y `h`]a U\_cbZYfYbn  
]b `: fY]g]b [ ž`X]g\_i h]YfhYb `?c `YUi ggh]Y [ `i bX  
? `]a UbYi hfU`]h`h"



: fY]g]b [ ž`8Yi hgW `UbX `!`5\_hi Y` `Äggh`g]W `]b `: fY]g]b [ `Y]b  
gdUbbYbXYg`Dfc`Y`\_hj`YfZc`[`Ybž`XUg`h]YZ`]b`X]Y`K`Y`h`XYf  
? `]a Udc`]h`\_Y]bhUi`W`h` `5b`XYf`<c`W`g`W`i` `Y`K`Y`]\YbghYd`Ub!  
Hf]YgXcfZ`fk`GK`H`Z`UbX`j`cf`\_i`fnYa` `X]Y`g]YVhY`? `]a U\_cbZYfYbn  
K`Y`]\YbghYd`Ub`f7`7`K`+`Ł`ghUhh`"Fi`bX`\*`\$`Ghi`X]YfYbXY`Ui`g  
]bhYfbUh]cbU`Yb`A`UghYfghi`X]Yb[`Äb[`Yb`k`]Y` `6i`g]bYgg  
A`UbU[`Ya`Ybh`/`'9bhfYdfYbYi`fg`]\d`FYbYk`UV`Y`'9bYf[`]Yg` `i`bX  
 `7`]a`UhY`7`\Ub[`Y`A`UbU[`Ya`Ybh` `Ua`Yb`ni`gUa`a`Yb`ži`a` `Y]bY  
G]a`i` `Uh]cb`XYf`K`Y`h`\_]a`U\_cbZYfYbn`Xi`fW`ni`ZØ`fYb`"8`]YgY  
J`YfUbghU`hi`b[ `Vch`XYb`HY`]bY`a`Yfb`X]Y`A`Ò[ `]W`\_Y]hž  
j`YfgW]YXYbY`GhUbXdi`b`\_hY`ni`j`YfhfYhYbž`XUfi`bhYf`@ÄbXYf`k`]Y  
BYdU`ž`6fUg]Y]Ybž`6Ub[ `UXYgW`ž`@]VmYb`i`bX` `g`UbXž`gck`]Y  
Cf[`Ub]gUh]cbYb`k`]Y`;`fYYbdYUW`i`bX`X]Y`C`D97ž`X]Y`VY]XY

k ]W\h[ Y`DYfgdY\_hj] Yb`]b`X]Y`8YVUhY`Y]bVfUW\hYb`"

8]Y`<Ui dhh\Ya Yb`XYf`?cbZYfYbn`k UfYb`\_`Uf`i a f]ggYb.  
?c\`YUi ggh]Y[ `i bX`X]Y`?`]a UbYi hfU`]hÅh`XYf`@ÅbXYf`ghUbXYb`]a  
: c\_i g"8UVY]`k i fXY`XYb`HY]`bY\`a Yfb`gW\`a Yfn`]W\`VYk i gghž`k ]Y  
\_ca d`YI `i bX`\_cbhfcj Yfg`X]Y`]bhYfbUh]cbU`Y`?`]a Udc`]h\_]`gh`Hfchn  
`Y]XYbgW\UZh]W\Yf`8]g\_i gg]cbYb`i bX`J Yfgi W\Yž`[ Ya Y]bgUa Y  
@Øgi b[ Yb`ni `Z]bXYbž`k Uf`X]Y`9]b][ i b[ `Y\`Yf`gdÅf`]W\`" @YX][ `]W\`  
7\]bU`gYmhY`g]W\`ØZYb`h]W\`ZØf`Y]bY`ZfØ\`YfY`?`]a UbYi hfU`]hÅh`Y]bž  
k Å\`fYbX`X]Y`5``]Ubni`\_`Y]bYf`ϕgY`ghUUhYb`fB`C`G`GŁ`a ]h`D`U`UhYb`ni`f  
8f]b[ `]W\`\_Y]h`XYg`?`]a Uk UbXY`g`X]Y`?cbZYfYbn`j Yf`]Y»`" ϕYg`; Ø`nž  
Y]bY`HY]`bY\`a Yf]b`XYf`G]a i `Uh]cbž`fYZY\_h]YfhY.` K ]f`\UVYb  
\Ui hbU\`Yf`YVhž`k ]Y`gW\`k ]Yf][ `]bhYfbUh]cbU`Y  
?`]a Uj Yf\`UbX`i b[ Yb`gY]b`\_ØbbYb`i bX`\UVYb`Y]b`VYggYfYg  
J YfghÅbXb]g`ZØf`X]Y`i bhYfgW\]YX`]W\Yb`Dc]g]h]cbYb`XYf`@ÅbXYf  
[ Yk cbbYb"

## ϕbhYfbUh]cbU`Y`?`]a U!5``]UbniYb

8]Y`<YfUi gZcfXYfi b[ Ybž`X]Y`Ui ZXYf`?cbZYfYbn`]b`: fY]g]b[  
X]g\_i h]Yfh`k i fXYbž`gd]Y[ Y`b`g]W\`Ui W\`]b`XYb`[ `cVU`Yb`?`]a U!  
J Yf\`UbX`i b[ Yb`k ]XYf"8Yf`U\_hi Y`Y`GhUbX`Ub`XYb`]bhYfbUh]cbU`Yb  
?cbZYfYbnYb`niY][ hž`XUggž`hfc`hni`Ub\`U`hYbXYf`[ Ycdc`]h]gW\Yf  
GdUbbi b[ Ybž`fY[ ]cbU`Y`i bX`[ `cVU`Y`Ni gUa`a`YbUfVY]h`bch`k`YbX][  
V`Y]Vh"Gc`ZubX`X]Y`&,"`K`Y`h`\_]a U`cbZYfYbn`f7`C`D&,"`Ł`b`8`i`VU]  
ghUhhž`k`c`Yfgha`U`g`Y]b`9]bj`YfbY\`a`Yb`ØVYf`X]Y`5V`\_Y\`f`j`cb  
Zcgg]Yb`6fYbbghcZYb`Yfn]Y`h`k`i`fXY`"8Yb`bcW\`V`]YV`XYf  
: c`fhgW\`f]h`h`\]bhYf`XYb`k`]ggYbgW\UZh]W\Yb`5bZcfXYfi b[ Yb`ni`fØW`ž  
k`Ug`]b`j`]Y`Yb`@ÅbXYfb`ZØf`I`ba`i`h`gcf[`hY`"

ϕbgVYgcbXYfY`X]Y`: fU[ Yb`XYf`; YfYW\h][ `\_Y]h`nk`]gW\Yb  
9bhk ]W`\_i b[ g`ÅbXYfb`i bX`ϕXi`ghf]YghUUhYb`gcf[ hYb`ZØf`\]hn][ Y  
8YVUhYb`"Gc`ZcfXYfhY`VY]gd]Y`gk`Y]gY`X]Y`; ++Ž`7\]bU`Ui`g[ ]YV][ Y  
F`YW\YbgW\UZhgdZ]W\h]j`cb`XYb`k`c`\`UVYbXYb`@ÅbXYfbž`k`Å\`fYbX  
X]YgY]a`"; Y[ Ybni [ `Y]bY`ni`\_i`bZh]g`Yf]W\hYhY`6YghUbXgUi`ZbU\`a`Y  
j`Yf`Ub[ hYb`"8]Y`dc`]h]gW\Y`D\`UgY`XYf`?cbZYfYbn`ZØ\`fhY`ni  
9a`dZY`\`i`b[ Yb`ni`f`J`YfVYggYfi`b[ `bUh]cbU`Yf`?`]a`UgW\`i`hnd`ÅbYž  
X]Y`ZØf`\_ØbZh][ Y`A`U»`bU\`a`Yb`j`cb`[`fc»`Yf`6YXYi`hi`b[ `g]bX`"

# 5i gV`]W\_`Ui Z`X]Y`7CD&-

9]b`k ]W`h][ Yg`H\Ya Už`XUg`VYfY]hg`Ui Z`XYf`b`ÅW`ghYb  
K Y`h\_`]a U`\_cbZYfYbn`f7CD&- Ł`ž`X]Y`]a `Bcj Ya VYf`&\$&(`]b`6U`\_i  
ghUhz]bXYb`k ]fX`ž`VY`UbXY`h`k YfXYb`gc`ž`]gh`X]Y`?`]a UZ]bUbn]Yfi b[  
]a `F`U`a Yb`XYg`B`Yk`7c`Y`W]j Y`E`i Ubh]Z]YX` ; cU`f`B`7E` ; Ł`8]Y  
B`ch`k Yb`X][ \_Y]hž`a Y`f`U`g`X]Y`a`ca`Yb`h`U`b`ni [ Yg]W`Y`f`h`Y`b`%\$`\$  
A`j`]Uf`X`Y`b`i`G!8c`U`f`Å`f`]W`ni`a`c`V`]g]Y`f`Y`b`ž`k ]fX`U`g`X`f]b[ `]W`  
Y`f`U`W`h`Y`h`8]Y`5`b`Z`c`f`X`Y`fi`b[ Yb`U`b`X]Y`9`b`h`k ]W`\_`i`b[ g!`i`b`X  
⇒Xi`ghf]Y`Å`b`X`Y`f`g]b`X`a`U`gg]j`ž`Ui`W`k`Y`b`b`X]Y` : ]b`U`b`n]Y`fi`b[ `j`c`b  
5`b`d`U`ggi`b[ g`d`f`c`Y`\_`h`Y`b`c`Z`h`i`b`ni`f`Y]W`Y`b`X`V`Y]V`h`C`b`Y`d`f]j`U`h`Y  
⇒j`Y`g]h]c`b`Y`b`i`b`X`[ Y`Y][ b`Y`h`Y`F`U`a`Y`b`V`Y`X]b[ i`b[ Yb`\_`0`b`b`h`Y`b`X]Y  
Y`f`[ Y]n][ Yb`?`]a`U!N]Y`Y`g`W`b`Y`b`]b` ; Y`Z`U`f`[ Y`f`U`h`Y`b`"

⇒a`9`b`Y`f[ ]Y`g`Y`\_`h`c`f`k ]fX`X]Y`J`Y`f`X`f`Y]Z`U`W`i`b[ `X`Y`f`?`U`d`U`n]h`Å`h`Z`0`f  
Y`f`b`Y`i`Y`f`V`U`f`Y`9`b`Y`f[ ]Y`b`V]g`&\$`\$`ni`Y]b`Y`f`n`Y`b`h`f`U`Y`b  
<Y`f`U`i`g`Z`c`f`X`Y`fi`b[ "K`Y]h`Y`f`Y`A`U»`b`U`a`Y`b`V`Y]b`U`h`Y`b`X`Y`b`J`Y`f`n]W`h`  
U`i`Z`Z`c`g]j`Y`6`f`Y`b`b`g`h`c`Z`Y`i`b`X`X]Y`5`V`g`W`U`Z]i`b[ `j`c`b`X`Y`f`Y`b  
G`i`V`j`Y`b`h]c`b`Y`b`"8]Y`Y`f`Z`c`[ f`Y]W`Y`i`a`g`Y`h`ni`b[ `X]Y`g`Y`f`D`Å`b`Y`Å`b[ h  
Y`X`c`W`gh`U`f`\_`j`c`b`?`c`c`d`Y`f`U`h]c`b`g`V`Y`f`Y]h`g`W`U`Z`h`i`b`X`X`Y`a`8`f`i`W`\_`U`i`Z  
X]Y`@`Å`b`X`Y`f`U`V`ž`]\`f`Y`?`]a`U`n]Y`Y`h`U`h`g`Å`W`]W`j`c`f`U`b`ni`h`f`Y]V`Y`b`"

⇒g[ Y`g`U`a`h`n`Y][ h`X]Y`7`7`K`+`U`b`X`Y`f`<`G`K`H`ž`k`]Y`k`]W`h][ `Y`g`]g`h`ž  
g`c`W`Y`8]g`\_`i`g]c`b`Y`b`g`W`c`b`Z`f`0`n`Y]h][ `ni`Z`0`f`Y`b`i`b`X`X`U`g  
6`Y`k`i`g`g`h`g`Y]b`Z`0`f`X]Y`8`f]b[ `]W`\_`Y]h`X`Y`g`?`]a`U`k`U`b`X`Y`g`ni`gh`Å`f`\_`Y`b`"  
8]Y`J`Y`f`U`b`X`i`b[ Yb`U`i`Z`[ `c`V`U`Y`f`9`V`Y`b`Y`k`Y`f`X`Y`b`k`Y]h`Y`f`]\`b`Y]b`Y  
]a`a`Y`b`g`Y`<`Y`f`U`i`g`Z`c`f`X`Y`fi`b[ `X`U`f`g`h`Y`b`ž`i`b`X`X`Y`f`K`Y[ `ni`f  
?`]a`U`b`Y`i`h`f`U`]h`Å`h`]g`h`b`c`W`\_`U`b[ Y`b]W`h`V`Y`g`W`f]h`h`Y`b`"

K`Y`f`a`Y`f`Ø`V`Y`f`X]Y`H`Y`a`Y`b`i`b`X`9`f[ Y`V`b]g`g`Y`X`Y`f  
K`Y`h\_`]a`U`\_`c`b`Z`Y`f`Y`b`n`Y`b`Y`f`Z`U`f`Y`b`a`Ø`W`h`Y`ž`\_`U`b`b`g]W`\_`V`Y]X`Y`b  
i`a`Z`U`g`g`Y`b`X`Y`b`6`Y`f]W`h`Y`b`U`i`Z`a`Y`f`\_`i`f`"X`Y`ž`g`k`d`!`V`Y`f`]b`"c`f[ `c`X`Y`f`  
i`a`k`Y`h`V`i`b`X`Y`g`U`a`h`"X`Y`]b`Z`c`f`a`]Y`f`Y`b`"

8 Y h U ]`g	
C f h	: f Y ]g]b[ ž`8`Y`i`h`g`W`h`U`b`X

8YhU]`g	
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "a Yf_i f"XY</li><li>• k k k "gk d!VYf`]b"cf[</li><li>• k k k "i a k Y`hVi bXYgUa h"XY</li></ul>

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