

< ]`ZY`ni f`GY`Vgh\ ]`ZY. `Gc`Z]bXYb  
; YZ`ØW\ hYhY`]b`? Ui ZYf]b[ `Y]b`Ni \ Ui gY

8 Ug`Dfc`Y`h` K c\bfUi a `ZØf`5`Y` ]b`? Ui ZYf]b[ `i bhYfghØhnh  
; YZØW\hYhY`VY]a ` , VYf[ Ub[ `]b`XYb`A ]Yha`Uf`h`"



? Ui ZYf]b[ ž`8 Yi hgW\`UbX`!`9]b[ [ Ub`n`VYgcbXYfYg`Dfc`Y`h`nY][ hž  
k ]Y`a`Ub` ; YZØW\hYhYb`]b`8 Yi hgW\`UbX`bYi`Y`DYfgdY`\_h]j`Yb  
YfØZbYb`\_Ubb`"8 Ug` K c\bfUi a `ZØf`5`Y` fK`c: UŁ`Dfc`Y`h]b  
? Ui ZYf]b[ `k`i`fXY`]a` `X\`f`&\$&` `]bg`@YVYb`[`Yfi`ZYb`i`bX`\Uh`g]W\  
XYf`i`bhYfghØhni`b[ `j`cb`UbYf`\_Ubb`hYb` ; YZØW\hYhYb`j`YfgW\`f]YVYb`"  
N]Y`]gh`Ygž`X]YgYb`A`YbgW\`Yb`XYb` , VYf[ Ub[ `j`cb  
: `ØW`h]b[ gi`bhYf`\_Øb`ZhYb`]b`Y][`YbY`K`c\bi`b[`Yb`ni`Yf`Y]W\`hYfb`"  
@Ui`h`A`Yf`\_i`f`k`]fX`XUg`Dfc`Y`\_h]j`cb`XYf`9j`Ub[`Y`]gW\`Yb  
@UbXYg`\_]fW\`Y`i`bX`XYf`8]U`\_cb]Y`6UmYfb`[`YhfU[`Yb`i`bX`Yf`\A`h`Y]bY  
k`Yfhj`c`Y` :`ØfXYfi`b[ `Xi`fW\`XUg`6UmYf]gW\`Y` ðbYba`]b]ghYf]i`a`"

ðg[ YgUa`h]gh`K`c: U`Ub`%` `GhUbXc`fhYb`]b`6UmYfb`\_U`\_h]j`"6YgcbXYfg  
]b`?Ui`ZYf]b[ `]gh`Yg`XYf`9j`Ub[`Y`]gW\`Y` ; Ya`Y]bXYj`YfY]bž`XYf`X]Y

J YfU bhk cfhi b[ 'ZØf'XUg'Dfc'Y\_h'hfÅ[ h"i bhYfghØmh'k ]fX'X]Yg'Ui W  
Xi fW'Y]bY': ]bUbngdf]hnY'XYg'@UbX\_fY]gYg'@UbXgVYf[ ž'k Ug'nY][ hž  
k ]Y'k ]W'h][ 'X]Y'c\_U'Y'J YfUb\_Yfi b[ 'ZØf'XYb'9fZc`[ 'XYg'J cf\UVYbg  
]gh"J ]Y'Y'XYf'A ]YhYfž'X]Y'<]ZY'gi W'Ybž'g]bX'A YbgW'Yb'a ]h  
A ][ fUh]cbg\]bhYf[ fi bXž'X]Y'gck c'\b': 'ØW'h]b[ gi bhYf\_ØbžhYb  
'VYb'U'g'Ui W'Yi \_i g]j Y'K c\bi b[ Yb'UbghfYVYb"

< YfUi gZcfXYfi b[ Yb'Ui Z'XYa  
K c\bi b[ ga Uf\_h

8]Y'<YfUi gZcfXYfi b[ 'Ui Z'XYa 'K c\bi b[ ga Uf\_h]gh[ fc»"Fi bX  
, \$!- \$i 'XYf]b'5bgdfi W'[ Ybca a YbYb'6YfUhi b[ Yb]b'?Ui ZYf]b[  
\_ca a Yb'j cb': Y\VY'Y[ Yfbž'X]Y'a ]h'J cfVY\U'hYb'j cb'J Yfa ]YhYfb  
\_cbZfcbh]Yfhg]bX"8]YgY'J cfVY\U'hY'fYgi 'h]YfYb'\Åi Z][ 'Ui g'XYf  
i bhYfgW]YX'W'Yb'\_i 'hi fY''Yb'<Yf\_i bž"J ]Y'Y'X]YgYf'A YbgW'Yb  
'VYb'gW'cb'gY]h'X\Yf'b]b': 'ØW'h]b[ gi bhYf\_ØbžhYb'i bX'a ØW'hYb  
YbX'W'XYb'GW'f]h]b'Y]b'Y][ YbYg'Ni \Ui gY'k U[ Yb"

≠'XYf'DUi 'i g\_]fW'Y'Z]bXYb'9]bnY'VYfUhi b[ Yb'ghUhhž'k c  
≠bhYfYgg]YfhY'Yhk U'Y]bY'Ghi bXY''Ub[ '\]ZY'ni f'K c\bi b[ ggi W'Y  
Yf\U'hYb" H\Ya Yb'k ]Y'XUg'5i gZØ''Yb'j cb'GY'VghUi g\_ØbžhYb'cXYf  
X]Y'6YUbhfU[ i b[ 'j cb'GW'i ZU!5i g\_ØbžhYb'k YfXYb'\]Yf'VY\UbXY'h"  
≠bhYfYgg]YfhY'\_ØbbYb'ni XYa 'Ub'A ]Yh'i?i fgYb'hY]'bY\ a Ybž'X]Y  
]\bYb'dfU\_h]gW'Y'G\_]`g'UbV]YhYb"<]Yf'k ]fX'i bhYf'UbXYfYa 'Ui W  
XUg', VYb'j cb'K c\bi b[ gVYg]W'h][ i b[ Yb'h\Ya Uh]g]Yfh'i bX'X]Y  
9fghY''i b[ 'j cb'6Yk YfVi b[ ga UddYb'hfU]b]Yfh"

9fghY'9fZc`[ Y'i bX'≠bhY[ fUh]cb

9]b'9fZc`[ 'jghž'XUgg'X]Y'HY]'bY\ a YbXYb'bUW'5VgW'i gg'XYf'?i fgY  
Y]b'NYfh]Z]\_Uh'U'g'FYZYfYbn'Yf\U'hYb"≠a 'X\ f'&\$&(\_cbbhYb', %  
6YfUhi b[ gZÅ''Y'j YfnY]W'bYh'k YfXYbž'k cVY]'a ]bXYghYbg'%\$i 'XYf  
HY]'bY\ a Yf'gY'VghghÅbX][ 'Y]bY'K c\bi b[ 'ZUbXYb"5\_hi Y'ž'a  
YfghYb'<U'V'U\ f'&\$&) ž'k i fXYb'VYfY]hg'(+ '6YfUhi b[ gZÅ''Y  
fY[ ]ghf]Yfhž'j cb'XYbYb', 'DYfgcbYb'YfZc`[ fY]W'Y]bY'K c\bi b[  
a ]YhYb'\_cbbhYb"

K ]Y`k ]W]h[ `X]Y`i bhYfghØhni b[ `j cb` ; YZØW`hYhYb`VY]a ` , VYf[ Ub[  
 Ui ZXYb`fY[ i `ÀfYb`K c`b`i b[ ga Uf`\_h]ghž`nY][ h`Ui W`X`Yf`5bgh]Y [  
 XYf`5gm`VYk YfVYfnU`Yb`]b`XYb`YhnhYb`šU`fYb`Nk ]gW`Yb`&\$%(  
 i bX`&\$%\* `ghY`hYb`%ž `A ]`cbYb`A YbgW`Yb`Yfgha U`g`Y]bYb  
 5gm`UbhfU[ ž`k Ug`ni `9b[ d`ÀggYb`]b`XYf`K c`b`fUi a VYgW`UZZi b[  
 [ YZØ`fh`U`h`8]Yg`VY`Y[ Yb`X]Y`9f`Ybbhb]ggY`XYg`66GF ž`k c`X]Y  
 B`ch`k YbX][ \_Y]h[ Ya`Y]bgUa`Yf`5bghfYb[ i b[ Yb`ZØf`bYi`Y  
 ðhY[ fU]cbga U» bU`a`Yb`VYhcb`h`k ]fX"

8 Ug`K`c: U!Dfc`Y`\_h]b`?Ui ZYf]b[ `YVh`XUa`]h`b]W`h`bi`f`d`fU`\_h]gW`Y  
 @Øgi`b[ Yb`Y`fj`cfž`gcbXYfb`nY][ h`Ui W`ž`k`]Y`k`]W]h][ `X]Y`G`W`UZZi`b[  
 Y]bYg`k`c`b`]W`Yb`i`a`ZY`Xg`ZØf`X]Y`ðhY[ fU]cb`j`cb`[ YZØW`hYhYb  
 A`YbgW`Yb`]gh`9g`V`Y]Vh`UVni`k`UfhYb`ž`k`]Y`g]W`X]Y`G]hi`Uh]cb`k`Y]hYf  
 Yb`hk`]W`\_Y`hž`UVYf`X]Y`YfghYb`G`W`f]hY`]b`X]Y`f]W]h][ Yb`6U`bYb`g]bX  
 [ Ya`U`W`h"

K`Yf`a`Y`f`ØVYf`XUg`H`Y`a`U`YfZU`fYb`a`ØW`hYž`Z]bXYh`k`Y]hYfY  
 ðZcfa`Uh]cbYb`Ui`Z: fYi`bX`ghUhh`fYa`X"

8YhU]`g	
C`fh	?Ui ZYf]b[ ž`8Yi hgW`U`bX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "a`Yf`_i`f"XY</li> <li>• ZfYi`bXghUhhZfYa`X"XY</li> <li>• k k k "VVgf"Vi`bX"XY</li> </ul>

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