

8]Y`Bi ``]b]Y . '9]b`F ca Ub`ØVYf`XYb  
j Yfnk Y]ZY`hYb`? Ua dZ`]a `l \_fU]bY\_f]Y[

GnWYdUb`Hk UfXcW`g`F ca Ub` 8]Y`Bi ``]b]Y `VY`Yi W`hYh`XYb  
l \_fU]bY\_f]Y[ `i bX`gY]bY`5i gk ]f\_i b[ Yb`Ui Z`Gc`XUHyb`i bX  
; YgY`gW`UZh"



GØXYb`XYf`l \_fU]bYž`l \_fU]bY`!`8Yf`F ca Ub` Bi ``]b]Y `j cb  
GnWYdUb`Hk UfXcW`ž`XYf`]a `?cbhYl h`XYg`l \_fU]bY\_f]Y[ g`gd]Y`hž  
k ]fX`XYfnY]h`U`g`Y]bYg`XYf`VYghYb`DfcgUk Yf\_Y`ØVYf`XYb`?cbZ`\_h  
j cb`Y]bYa `Ui g`ÀbX]gW`Yb`5i hcf`[ Ydf]YgYb``8]Y`< UbX`i b[  
YbhZU`hYh`g]W`]a `GØXYb`XYf`l \_fU]bYž`k c`gY]h`&\$&&`Gc`XUHyb  
j Yfgi W`Ybž`Y]bYb`6fØW`Yb`cdZ`Ua `8b]dfc`ni `j YfhY]X][ Yb``8]Y  
Gc`XUHyb`Ui Z`XYa ``]b`\_Yb`l ZYf`g]bX`b]W`h`bi f`XYf`gh`ÀbX][ Yb  
6YXfc`l b[ `Xi fW`fi gg]gW`Y`Hfi ddYbž`gcbXYfb`Ui W`]`fYf`Y][ YbYb  
5fh]`Yf]Y`Ui g[ YgY`hnh``8]YgY`dfY`\_ÀfY`G]hi Uh]cb`dfÀ[ h`X]Y`F`YU`]h`hž  
X]Y`Hk UfXcW`Y]bXf]b[ `]W`gW`]`XYfh``: 5N`VYf]W`hYh`j cb`XYf  
X]W`hYb`5ha`cgd`\_ÀfY`XYg`F ca Ubgi bX`XYb`]bbYfYb`?cbZ`\_hYb`XYf  
Gc`XUHybž`Y]bYa `nYbhFU`Yb`9`Ya Ybh]b`Hk UfXcW`g`K`Yf`\_"

æ 'A ]hhY`di b\_highY\Yb'a Y\FYFY`ZUW`hhYbfY]WXY': ][ i fYb.' >U[ cXU ž  
Y]b`' b[ Yf'A Ubbž'XYf'bUW`XYa`YfghYb'fi gg]gWXYb`5b[ f]Z'&\$%( 'b  
XYb`8cbVUgg!?'f]Y[ 'n]Y\h' A U d U žY]b`GWUfZgW`ØhnY'a ]h'Y]bYf  
J Yf[ Ub[ Yb\Y]h'U`g; Ughk ]fh'XYf'FYgYfj ]gh' @YcdUfX ž'XYf  
bcghU[ ]gW`Y]bYf'ni fØW\_\_Y\FYbXYb`Gck`Yhi b]cb'bUW`hfUi Yfh/  
i bX` FUhY žY]b'i ba ch]j ]YfhYf'FY\_fi hž'XYggYb`Y]bn][ Yg`N]Y`XUg  
, VYf`VYb`'gh`8Yf`<Ui dhd'fchU[ cb]gh' ?c` ]gh'Y]b`8fc\bYbd`]ch  
Ui g`Dc`Yb`"9f'a Y`XYh`g]W`ZFY]k`]] [ 'ni f'i \_fU]b]gWXYb`5fa YYž  
\_Aa dZh`YXcW`]bbYf`]W`a ]h'gY]bYf'Fc`Y`i bX`gY]bYa  
8Yg]bhYfYggY`Ub`XYb`FY\_fi hYb`i a` ]\b`Yfi a` "

## 8 Yf`? Ua dZ'i a` ðXYbh]h`h`i bX`A YbgW` ]W`\_Y]h

Hk UfXcW`ž'XYf`gY`Vgh'a Y\fa U`g`Ub`X]Y': fcbh'[ YfY]gh]gh'i bX`X]Y  
GW`fYW`\_Yb`XYg`?f]Y[ Yg`\Ui hbU`a ]hYf`YVh`\Uhž`j Yfk YVh  
dYfg`Øb`]WXY`9fZU\fi b[ Yb`]b`X]Y': ]\_h]cb`"8Yf`Fca Ub`VYgW`fY]Vh  
XYb`?cbhfUgh`nk ]gWXYb`XYa`k c`\`UVYbXYb`?m]k`i bX`XYa  
XYgc`UhYb`8cbVUgg`i bX`VY`Yi W`hYh`X]Y`?`i Zh`nk ]gWXYb`cZZ]n]Y`Yb  
8UfghY`i b[ Yb`i bX`XYf`Vfi hU`Yb`FYU`]h`hž`X]Y`X]Y`Gc`XUhYb  
Yf`YVYb`" ?c` i bX`gY]bY'; YZ`A`fhYb`gi WXYb`Ub`XYf`Bi`""b]Y`  
XYa` ; fYbn[ YV]Yh`XYg`?cbZ`\_hg`i`b]W`h`bi f`Y]bYb`G]bb`]b`]\fYa  
8UgY]bž`gcbXYfb`Ui W`<cZbi b[ ]ba ]hhYb`j cb`J Yf`YhhYb`i bX  
XYa`HcX`"

8Ug`6i W`h`Ya Uh]g]Yfh`VYXYi hi b[ gj c`Y`6Y[ f]ZZ`k` ]Y  
6fØXYf`]W`\_Y]h`i bX`A`i hž`XYfYb`K U\fbY`a`i b[ ]g]W`]b`XYf  
\_f]Y[ Yf]gWXYb`FYU`]h`h`XfUa Uh]gW`j Yf`AbXYfh`\Uh`K`A`fYbX`?c  
j ca`i`hYfbYh`ØVYf`GhUf`]b`\_U`g`Y]bn][ ] YfV`Y]VYbXYf`J YfV]bXi b[  
ni f`U`hYb`K`Y`h; YVfUi W`a UW`hž`XYb`\_h`Yf`Ub`gY]bYb` ; fc»j UhYfž  
XYf`ja`K`Y`h`\_f]Y[ ]\_Aa dZhYž`i bX`gi W`h`]b`XYf`6Yn]Y`i b[ 'ni`gY]bYf  
; Y`]YVhYb`Ni`U`bUW`Y]bYa`5i gk Y[ ]Ui g`XYf`J Yf`nk Y]Zi b[ "8Yf  
?f]Y[ ]gW`k YVh`XUi Yf`UZh`ØVYf`gY]bYa`@VYb`i bX`\]bhYf`Äggh`VY]  
]a`Y]bYb`V`Y]VYbXYb`9]bXfi W`\_j cb`J Yf`i gh`i bX`]bbYfa  
Nk ]YgdU`h`"

## @]hYfUf]gW`Y`F`YZ`YI ]cbYb`ØVYf`XYb`?f]Y[

Hk UfXcW`ghY`h`b]W`h`bi f`X]Y`fYU`Yb`<YfUi gZcfXYfi b[ Yb`XYf

Gc`XUHyb`XUfž`gcbXYfb`h\Ya Uh]g]Yfh`Ui W\`X]Y`YI ]ghYbn]Y`Yb  
 ?Àa dZYž`X]Y`g]W\`XUfUi`g`Yf[ YVYb`"8]Y`7\UfU\_hYfY`g]bX`a` ]h`XYb  
 GW`fYW\_Yb`XYg`?f]Y[ Yg`\_cbZfcbh]Yfhž`k Ug`g]W\`]b`]\fYb  
 9f]bbYfi`b[ Yb`i`bX`]bbYfYb`?cbZ`\_hYb`b]YXYfgW\`À[ h`"8]Y  
 Bi`""b]Y` ]gh`U`g`]hYfUf]gW`Yg`K`Yf`\_b]W`h`bi`f`a` ]hfY]»YbXž`gcbXYfb  
 Ui`W`YfbØW`hYfbX`]b`]\fYf`8UfghY`i`b[ `XYg`?f]Y[ gU`hU[ g`i`bX`XYf  
 XUXi`fW`j`YfÀbXYfhYb`gc`n]U`Yb`<]YfUfW`]Yb`"9g`k`]fX`Ub[ YXYi`hYž  
 XUgg`XYf`?f]Y[ `ZØf`?c`i`bX`j`]Y`Y`gY]bYf`?Ua`YfUXYb`b]Y`YbXYb  
 k`]fX"

Ni`gÀh`]W\`ni`XYb`dYfgØb`]W\Yb`GW`]W\_gU`Yb`XYf`:] [ i`fYb`Vf]b[ h  
 X]Y`@]hYfUhi`f`ØVYf`XYb`i`\_fU]bY`\_f]Y[ `VYXYi`hYbXY`\_i`hi`fY`Y  
 9]bV`]W\_Y`"Gi` \f\_Ua`d` \YVh`Yfj`cfž`XUgg`A`YbgW`Ybž`X]Y`ZfØ`Yf`U`g  
 A`i`g]\_Yfž`@Y`fYf`cXYf`K`YfVY`Yi`hY`UfVY]hYhYbž`bi`b`a` ]h  
 <YfUi`gZcfXYfi`b[ Yb`\_cbZfcbh]Yfh`g]bXž`X]Y`k`Y]h`Yb`hZYfb`h`j`cb`]\fYa  
 5`hU[ ``]Y[ Yb`" ÆfY`; YgW`]W`hYb`nY][ Yb`X]Y`GW`i`h`c`g][ \_Y]h`g`ck`Y  
 X]Y`fUX]\_U`Y`J`YfÀbXYfi`b[ `XYg`@YVYbgž`X]Y`XYf`?f]Y[ `a` ]h`g]W  
 Vf]b[ h"

Hk`UfXcW`g`8]Y`Bi`""b]Y`k`]fX`j`cb`C`UZ`?Ø`""bg`8Yi`hgW`Y  
 ØVYfgYhnh`i`bX`YfgW`Y]bh`&\$&) `]a`f`ck`c`h`6Yf`]b`J`Yf`U[ ""8Ug  
 6i`W`]gh`Y]b`Y]bXf]b[ ``]W`Yg`NYi`[ b]g`ØVYf`XYb`U`hi`Y`Yb`?f]Y[ `]b  
 9i`fcdUž`XUg`XYb`?Ua`dZi`a` ÆYb]h]hÀhž`A`YbgW`]W\_Y]h`i`bX`X]Y  
 Gi`W`Y`bUW`<cZbi`b[ `]b`Y]bYf`i`ba`YbgW`]W`Yb`FYU`]h`h  
 fYZY`\_h]Yfh"

8YhU]`g	
J`c`f`ZU``	?f]Y[
C`f`h	GØXYb`XYf`i`_fU]bYž`i`_fU]bY
E`i`Y`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "ZUn"bYh</li> <li>• k k k "fck`c`h"XY</li> <li>• k k k "gi` \f_Ua`d"XY</li> </ul>

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