

DUDgh: fUbn]g\_i g`j Yfgfhc fVYb. `K Yf`k ]fX  
gY]b `9fVY `Ub hfY hY b 3

DUDgh: fUbn]g\_i g`]ghj Yfgfhc fVYb""8 ]Y`\_Uh\c`]gWXY`? ]fWXY  
gi W\h`Y]bYb `B UW\Zc`[ Yf`]a `?cb\_`Uj YžXUg`VU`X`VY[ ]bbh"



F ca ži`hU`]Yb `!`5a `&\*""5df]`&\$&) `]gh`DUDgh: fUbn]g\_i g  
j Yfgfhc fVYb žk Ug`k cf`Xk ]XY`HfUi Yf`i bX`5bhY]`bU\`a Y`Ui g`ŌghY"  
; `Ai V][ Y`Ui g`U`Yf`K Y`h`VY[ `Y]hYhYb`]b`]b`Fca `cXYf`dYf  
@] YghfYUa `Ui ZgY]bYa ``YhnhYb`K Y[ ``B UW\`gY]bYa `HcX`ghY\`h`X]Y  
\_Uh\c`]gWXY`? ]fWXYž`X]Y`%ž( `A `]`UfXYb`fY[ ]ghf]YfhY`A ]h[ `]YXYf  
nÅ\`hžj cf`Y]bYf`bYi Yb`<YfUi gZcfXYfi b[ .`XYf`Gi W\Y`bUW\`Y]bYa  
B UW\Zc`[ Yf`"8Yf`bYi Y`DUDgh`k ]fX`Ui g`Y]bYa `?cb\_`Uj Y`[ Yk Å\`hž  
]b`XYa `X]Y`a Y]ghYb`?UfX]bÅ`Y`j cb`: fUbn]g\_i g`YfbUbbh`k i fXYb"  
8]YgY`5i gk U\`\_ŌbbhY`X]Y`F ]W\hi b[ `XYf`? ]fWXY`a U» [ YV`]W  
VYY]bZi ggYb"

8]Y`\_Uh\c`]gWXY`? ]fWXY`g]Y\`hg]W\`ni XYa `Y]bYf`J ]Y`nU\`Ub  
<YfUi gZcfXYfi b[ Yb`[ Y[ YbØVYf`"8]Y`A Y\`f\Y]h`XYf

k U\`VYfYW h][ hYb`? UfX]bÅ`Y`YVh`Ui » Yf\U`V`9i fcdUgž`Y]bYa  
?cbh]bYbhž`]b`XYa`X]Y`NU\`X`Yf`?]fW`Yba`h[`]YXYf`ghYh][`g]b`h`9g  
[ ]Vh`i`bhYfgW`YX`]W`Y`9fk`Ufhi`b[`Yb`Ub`XYb`bYi`Yb`DUdgh.  
?cbgYfj`Uh]j`Y`k`ØbgW`Yb`g]W`Y]bYb`hfUX]h]cbY`Yb`5bgUhnž  
k Å\`fYbX`Dfc[`fYgg]j`Y`gW`bY`YfY`FYZcfa`Yb`Zc`fXYfb`"8]Y`A`]hY  
gi`W`h`\]b[`Y[`Yb`bUW`Y]bYa`5i`g[`]Y]W`nk`]gW`Yb`VY]XYb`Dc`Yb`"

## ? UfX]bÅ`Y`Ui`g`j`YfgW`Y]XYbYb`F`Y[`]cbYb

8YfnY]h]g]bX`%` )`X`Yf`]bg[`YgUa`h`&`&`?UfX]bÅ`Y`i`bhYf`,`\$`Å\`fYb  
i`bX`XUa`]h`k`U\`VYfYW`h][`h`"J`cb`X]YgYb`%` )`K`U\`VYfYW`h][`hYb  
g]bX`%\$,`j`cb`:`fUbn]g\_i`g`YfbUbbh`k`cfXYbž`k`Å\`fYbX`X]Y`fYgh`]W`Yb  
Ui`g`ZfØ\`YfYb`Dcbh]Z]\_UhYb`ghUa`a`Yb`"8]Y`]bhYfbUh]cbU`Y  
DYfgdY\_h]j`Y`k`]fX`XYi`h]W`ž`XYbb`X]Y`k`U\`VYfYW`h][`hYb`?UfX]bÅ`Y  
\_ca`a`Yb`b]W`h`bi`f`Ui`g`9i`fcdUž`gcbXYfb`Ui`W`Ui`g`5g]Ybž  
@UhY]bUa`Yf]\_Už`5Zf]\_Už`B`cfXUa`Yf]\_U`i`bX`C`nYUb]Yb`"8]YgY  
8]j`Yfg]hÅ`h`\_ØbbhY`VY]`XYf`K`U\`X`Yg`bYi`Yb`DUdghYg`Y]bY  
YbhgW`Y]XYbXY`F`c`Y`gd]Y`Yb`"8]Y`a`Y]ghYb`k`U\`VYfYW`h][`hYb  
?UfX]bÅ`Y`ghUa`a`Yb`Ui`g`GØXYi`fcdUž`YXcW`nY][`h]g]W`Y]b  
ni`bY`a`Yb`XYf`9]bZi`gg`j`cb`?UfX]bÅ`Yb`Ui`g`k`Yb][`Yf`VYUW`hYhYb  
@ÅbXYfb`k`]Y`Hcb[`U`i`bX`?Udj`YfXYb`"8]YgY`\UhYb`ni`j`cf`]b`XYb  
9bhgW`Y]Xi`b[`gd`fc`nYggYb`XYf`?]fW`Y`bi`f`Y]bY`a`Uf[`]bU`Y`F`c`Y  
[`Ygd]Y`hž`\_cb`fYh]g]Yfh`Xi`fW`X]Y`9fbYbbi`b[`]j`cb`?UfX]bÅ`Yb  
Xi`fW`:`fUbn]g\_i`g"

8Yf`A`ØbW`bYf`9fnV]gW`cZ`F`Y]b\`UfX`A`UfI`ž`XYf`g]W`Y`\_Øfn`]W`X]Y  
GW`i`hYf`[`YVfcW`Yb`\`Uhž`\`Uh`XYbbcW`X`Yb`K`i`bgW`Y`[`YÅi`»`Yfhž  
VY]a`?`cb`\_Uj`Y`Ub`k`YgYbX`ni`gY]bž`gY`Vgh`k`Ybb`Yf`Ui`Z`Y]bYf`6U`fY  
hfUb`gdc`fh]Yfh`k`YfXYb`a`i`gg`"8]f\`[`]Ua`a`Yf`]gh`i`bhYf`XYb  
?UfX]bÅ`Yb`Y]b`NY]W`Yb`ZØf`XUg`9b[`U[`Ya`Ybh`i`bX`XYb`K`]Ybž`Ub  
X]YgYf`k`]W`h][`Yb`9bhgW`Y]Xi`b[`]ZØf`X]Y`?]fW`Y`hY]`ni`bY`a`Yb`  
I`b`\_Uf`V`Y]Vhž`cV`XYf`k`Y[`Yb`Y]bYg`:`]bUbng`\_UbXU`g`]b`I`b[`]bUXY  
[`YZU`YbY`?`UfX]bU`5b[`Y`c`6YWW]i`Ua`?`cb`\_Uj`Y`hY]`bY`a`Yb  
\_Ubb`"9]b`k`Y]hYfYf`?UfX]bU`\`Uh`Ui`g[`]Ygi`bX`Y]h]W`Yb`:`fØbXYb  
UV[`YgU[`hž`i`bX`k`Å\`fYbXXYggYb`\`UVYb`g]W`Y`UbXYfY`X]Y`9f`Ui`Vb]g  
[`Y`c`hž`bUW`Y`F`ca`ni`fY]gYbž`i`a`Ub`XYb`k`]W`h][`Yb`:`Ygd`fÅW`Yb  
hY]`ni`bY`a`Yb`"

8 Yf`dc`]h]gWY Y`? cbhYI h`i bX`X]Y

< YfUi gZcfXYfi b[ Yb

8 Yf`J cf\_cb\_`Uj Y` \Uh`VYfY]hg`VY[ cbbYb" `HÄ[ `]WY  
; YbYfU`j YfgUa a `i b[ Yb`XYf`? UfX]bÄ`Y`Z]bXYb`ghUhh`i a  
9fZU\fi b[ Yb`Ui gni hUi gWYb`i bX`X]Y`U`\_hi Y``Y`G]hi Uh]cb`XYf`? ]fWY  
ni `XYVUh]YfYb" `9g`k ]fX`ØVYf`X]Y`G]a a i b[ Yb`i bX`<cZbi b[ Yb  
XYf`? UfX]bÄ`Y` [ YgdfcWYbž`X]Y`]b`XYb`]bZcfa Y``Yb`8]g\_i gg]cbYb  
XYi h`]W`k YfXYb" `9g` [ ]Vh`YXcW`Ui W`6YZØfW`hi b[ Ybž`cV`X]Y  
? UfX]bÄ`Y`Y]bYb`? cbgYbg`Z]bXYb`\_ØbbYb`cXYf`cV`Y]b`? UbX]XUh`Ui g  
XYb` FÄbXYfb` [ Yk Ä`h`k YfXYb`\_ØbbhY"

8 ]Y`\_Uh\c`]gWY Y`? ]fWY`ghY`h`b]W`h`bi f`]b`XYf`? f]h]\_ž`gcbXYfb` \Uh  
hfchn`X]YgYf`< YfUi gZcfXYfi b[ Yb`Y]bY`ghUf`\_Y`5bn]Y\i b[ g\_fUZh" `8Yf  
bYi Y`DUdgh`k ]fX`ni XYa`Ub`gY]bYa`JcfV]`XWUfU`hYf` [ Ya YggYb.  
5bghUbXž: f]YXYb`i bX`X]Y`J YfVYggYfi b[ `XYf`@YVYbgei U`]hÄh`XYf  
A YbgWYb`g]bX`nYbhfU`Y`H\Ya`Yb" : fUbn]g\_i g`k Uf`VY`\_Ubbh`ZØf  
gY]bY`\_f]h]gWYb`5bg]W`hYb` [ Y[ YbØVYf`XYa`? Ud]hU`]ga i g`i bX`XYf  
Ø\_c`c` [ ]gWYb`? f]gYž`i bX`Yg`V`Y]Vh`UVni k UfhYbž`]bk ]Yk Y]h`XYf  
bÄW`ghY`DUdgh`X]YgY`H\Ya`Yb`Ui Z[ fY]ZYb`i bX`j YfghÄf`\_Yb`k ]fX"

8 YhU]`g	
J cfZU``	Gcbgh][ Yg
C fh	Fca ž`#U]Yb
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "XYk YnYh"XY</li> <li>• k k k "gi YXXYi hgWY"XY</li> <li>• k k k "_Uh\c`]gW"XY</li> </ul>

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