

## DUghU`k ]Y`Y]b`DfcZ].`Gc`[ Y`]b[ h`X]Y dYfZY\_hY`Bi XY`ni VYfY]hi b[ °

9fZU\ fYb`G]Y`Ua`%"'A Āfn'&\$&)`X]Y`VYghYb`H]ddg`ZØf  
dYfZY\_hYg`Bi XY`\_cWXYb.`j cb`U`XYbhY`V]g`ni`XYb`Āi Z][ ghYb  
: Y\`Yfb"

; U`Už`8Yi hgW\`UbX`!`DUghU`]gh]b`j ]Y`Yb`?i`hi`fYb`U`g`Y]bYg`XYf  
VY`]YVhYghYb`; Yf]W\hY`VY`Ubbhi`bX`YfZfYi`h]g]W\`ghY][ YbXYf  
6Y`]YVh\Y]h" `Ā\`f]W\`j YfnY\`fh`YXYf`8i`fW\`gW\`b]hgXYi`hgW\`Y`ZUgh  
%\$`\_[ `Bi XY`bž`k Ug`X]Y`6YXYi`hi`b[ `X]YgYf`GdY]gY`]b`XYf`XYi`hgW\`Yb  
?ØW\`Y`i`bhYfghfY]W\`h" `8cW\`hfc`hn`XYf`9]bZUW\`Y]h`XYf`Ni`VYfY]hi`b[  
\_ca`a`h`Yg`c`Z`h`ni`:`Y\`Yfb`VY]a`?`cW\`dfcnYggž`X]Y`gY`Vgh  
YfZU\ fYbYb`?`ØW\`Yb`dUgg]YfYb`\_ØbbYb" `I`a`X]Y`dYfZY`hY`DUghU`ni  
YffY]W\`Ybž`g]bX`Y]b][ Y`[ fi`bX`Y[ YbXY`H]ddg`Yb`hgW\`Y]XYbX"

9]b`k ]W\`h][ Yf`:`U`\_hcf`VY]a`Bi XY`b`\_cWXYb`]gh`X]Y`f]W\`h][ Y  
HcdZ[ fØ» Y" `9g`Ya`dZ]Y\`h]g]W\`ž`dfc`%\$\$`; fUa`a`Bi XY`b  
a`]bXYghYbg`%`@]hYf`K`UggYf`ni`j`Yfk`YbXYbž`i`a`Y]b  
Ni`gUa`a`Yb`\_YVYb`ni`j`Yf\`]bXYfb" `8Ug`K`UggYf`gc`hY`j`cf`XYa  
<]bni`ZØ[ Yb`XYf`Bi XY`b`\_cWXYbž`i`bX`a`Ub`gc`hY`Y]bYb`[ Y\`Āi`ZhYb  
9gg`ØZY`GU`n`d`fc`@]hYf`K`UggYf`j`Yfk`YbXYb" `GU`n`gc`hY`Yfgh  
\]bni`[ YZØ[ h`k`YfXYbž`k`Ybb`XUg`K`UggYf`gd`fi`XY`h" `: c`[ h`ia`Ub  
X]YgYb`Y]bZUW\`Yb`FY[ Y`bž`[ Y`]b[ h`Ygž`XUgg`X]Y`DUghU`b]W\`h  
ni`gUa`a`Yb`\_YVh`i`bX`cd]h]a`U`a`]h`XYf`GU`i`W\`Ufa`cb]Yfh"

## 8]Y`?`i`bgh`XYg`?`c`W\`Y`bg

9]b`k`Y]hYfYf`VYXYi`hgUa`Yf`Di`b`\_h`]gh`XUg`F`Ø\`fYb`k`Ā\`fYbX`XYg  
?`c`W\`Y`bg" `9g`]gh`fUhgUa`ž`X]Y`Bi XY`bž`gdYn]Y`]]b`XYb`YfghYb  
A`]bi`hYbž`fY[ Y`a`Ā» ][ `i`a`ni`fØ\`fYb" `8]Yg`j`Yf\`]bXYfhž`XUgg`g]Y  
UbY]bUbXYf`\_`YVYb" `K`]W\`h][ `]gh`Ui`W\`ž`\_Y]b`^`]]bg`?`c`W\`k`UggYf`ni

[ YVYbž'XU'X]Yg'X]Y' < UZhi b[ 'XYf'GUi W'Ub'XYf'DUghU  
VYY]bhfÅW.h][ Yb' \_Ubb''GhUhhXYggYb' \_Ubb'Y]b'GW i gg  
Bi XY' \_cWk UggYf''b'X]Y'Gc» Y'cXYf'XUg'DYghc' [ Y[ YVYb'k YfXYbž  
i a'X]Y' < UZhi b[ 'ni' j YfVYggYfb''Gc'k YfXYb'X]Y'5fca Yb'dYfZY\_h  
a ]hY]bUbXYf'j YfVi bXYb'i bX'a Ub'Yf\Å'h'Y]bY'XY']\_UhY'A U\`nY]h"

6Y]'XYf': fU[ Yž'k ]Y''Ub[ Y'X]Y'Bi XY'b' \_cWYb'gc''hYbž]gh' U'  
XYbhY' 'XYf'Ub[ YghfYVhY'Ni ghUbXž'k Ug'gc'j ]Y'k ]Y'V]ggZYgh  
VYXYi hYh''8]Y'?cW.nY]hYbž'X]Y'Ui ZXYf'J YfdUW\_i b[ 'Ub[ Y[ YVYb  
g]bXž'X]YbYb'nk Uf'U'g'F ]W.hk Yfhž'YXcW' ]gh'Yg'fUhgUa ž  
fY[ Y'a Å» ][ 'Y]bYb'; YgW.a UW\_ghYgh'Xi fW.ni ZØ\ fYb''5'XYbhY  
DUghU'\Uh]b'XYf'A ]hY'Y]bYb''Y]W.hYb' [ ]dgUfh][ Yb'Di b\_h'i bX'gcf[ h  
ZØf'Y]bYb' ]XYU'Yb'; Ybi gga ca Ybh'' , VYf\_cWYb'gc''hY'j Yfa ]YXYb  
k YfXYbž'i a'X]Y'gdYn]Y''Y'?cbg]ghYbn'i bX'XYb' [ Ygi bX\Y]h]WYb  
JcfhY]'j cb'k Yb][ Yf'6'i hni W\_YfUbgh]Y[ 'ni 'VYk U\ fYb"

## K ]W.h][ Y'H]ddg'ni f'dYfZY\_hYb'DUghU

- J Yfk YbXYb'G]Y'ZØf'%%\$'; fUa a' DUghU'a ]bXYghYbg'%'@]hYf  
K UggYf"
- GU'n'Yfgh]bg'\_cWYbXY'K UggYf'[ YVYb"
- ?Y]b'²'' ]bg'?cWk UggYf'[ YVYb"
- DUghU'fY[ Y'a Å» ][ 'i a fØ\ fYbž'VYgcbXYfg']b'XYb'YfghYb  
A ]bi hYb"
- Bi XY'b'X]fY\_h'bUW'XYa' ?cWYb'a ]h'XYf'Gc» Y  
j Yfa ]gWYb"

8]Y'Zf]gW' [ Y\_cW.hY'DUghU'gc''hY'b]W.h'UV[ YgW.fYW\_h'cXYf  
UV[ Yhfc dZh'k YfXYb'/g]Y'a i gg'X]fY\_h'a ]h'XYf'GUi W' \_ca V]b]Yfh  
k YfXYbž'i a'XYb'j c''Yb'; YgW.a UW\_ni 'YbhZU'hYb''Bi f'VY]'XYf  
Ni VYfY]hi b[ 'j cb'Bi XY'gU'Uh]gh'Y]bY'5V\_Ø\ 'i b[ 'g]bbj c''''K Ybb  
ni'j ]Y'Y'Bi XY'b' [ Y\_cW.h'k i fXYbž'Ya dZ]Y\`h'Yg'g]W.ž'bi f'XYb'HY]  
ni 'YbhY\ a Ybž'XYf'j YfnY\fh'k YfXYb'gc''ž'i bX'Yhk Ug'²''cXYf  
6i hYf'ni 'XYb'fYgh]WYb'Bi XY'b'ja' ?cWk UggYf'ni' [ YVYbž'i a  
Y]b'J Yf'\_YVYb'ni' j Yf\]bXYfb"

K Yf'X]YgY'H]ddg'VYZc'[ hž'\_Ubb'Y]b'gW.a UW\_\UZhYg'i bX'dYfZY\_h  
ni VYfY]hYhYg'DUghU!; Yf]W.h'[ Yb]Y» Yb''DUghU'V'Y]Vh'b]W.h'bi f'Y]b

Y]bZUWYf'; Ybi ggž'gcbXYfb'V]YhYh'Ui Wk'j ]Y'Y' [ Ygi bX\Y]h'WXY  
 JcfhY]'Yž'k ]Y'Y]b'gWk bY''YfYg'GÀhh][ i b[ g[ YZØ\`'i bX' [ Yf]b[ YfYb  
 6'i hni W\_YfUbg]Y[ "A ]h'Y]b'k Yb][ ' , Vi b[ 'i bX'XYb'f]Wk.h][ Yb  
 A Yh\cXYb' [ Y' ]b[ h'Yg'YXYa ž'X]Y'DUghU'U'XYbhY'ni '\_cWkYb'i bX  
 Y]b'\_Øgh]WkYg'9f'YVb]g'ni 'gWkUZZYbž'XUg'ja a Yf' [ YfbY'k ]YXYf\c'h  
 k ]fX"

: Øf'k Y]hYfY' ðZcfa Uh]cbYb'ni f'dYfZY\_hYb'DUghUni VYfY]hi b[ 'i bX  
 XYb' ? i bghZYfh][ \_Y]hYb'fi bX'i a 'DUghU'VYgi WkYb'G]Y'X]Y  
 K YVgY]hYb'j cb'; U`Už'H!cb`]bY'i bX'Bi XY`a UgWk]bYb!dfcZ]"

8YhU]`g	
Cfh	; U`Už'8Yi hgWk`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "[ U`U"XY</li> <li>• k k k "h!cb`]bY"XY</li> <li>• bi XY`a UgWk]bYb!dfcZ]"XY</li> </ul>

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