

Dfc!DU`Àgh]bYbgYf`U\_hj] ]gh`A U\`a ci X  
? \U`]"`j cf`5VgW\ ]YVi b[ .`9]b`G\_UbXU`°

9]b`l G!F ]W\hYf`Yf`Ui Vh`X]Y`5VgW\ ]YVi b[ `XYg`dfc!  
dU`Àgh]bYbg]gW\Yb`5\_hj] ]ghYb`A U\`a ci X`? \U`]"`ž`k Ug` : fU[ Yb  
ni f`F`YXYZfY]\Y]h`Ui Zk ]fZh"



6Yf`]"b`ž`8Yi hgW\`UbX`!`9]b`l G!9]bk UbXYfi b[ gf]W\hYf`\Uh  
YbhgW\ ]YXYbž`XUgg`XUg`J YfZU\`fYb`ni f`5VgW\ ]YVi b[ ]`j cb`A U\`a ci X  
? \U`]"`ž`Y]bYa` `dfc!dU`Àgh]bYbg]gW\Yb`5\_hj] ]ghYb`i bX`8c`\_hcfUbXYb  
Ub`XYf`7c`i a V]U`l b]j Yfg]hmž`Zcfh[ YZØ\`fh`k YfXYb`\_`Ubb`" `? \U`]"`  
k i fXY`ja` `F U\`a Yb`Y]bYg`J cf[ Y\`Ybg`XYf`FY[ ]Yfi b[ ]`j cb`8cbU`X  
Hfi a d`j Yf\`UZh`Yhž`XUg`XUfUi Z`UVn]Y`hž`DYfgcbYb`ni `XYdcfh]YfYbž  
X]Y`U`g`6YXfc`\i b[ `ZØf`X]Y`Ua Yf[\_`Ub]gW\Y`5i » Ybdc`h]\_`Ub[ YgY\`Yb  
k YfXYb`"@Ui hY]bYa` `6Yf]W\hj cb`5` `»UnYYfU`k i fXY`XYf`9bhgW\Y]X  
bUW\`Y]bYf`ZUgh`nk Y]ghØbX][ Yb`5b\`Øfi b[ ]`j cb`F ]W\hYf]b`»Ja`YY  
7ca`Ubg`[ YZÄ`h`" `? \U`]"` \`Uh`X]Y`A Ô[ ]`W\`\_Y]hž`[ Y[ Yb`X]Y  
9bhgW\Y]Xi b[ `6Yfi Z`i b[ `Y]bni `Y[ Yb`"

8Yf` : U`" \`Uh`XUg` :`bhYfYggY`j cb`A YbgW\YbFYW\hgUbK`À`hYb

[ Yk YW\_hž'X]Y`VYZØfWk hYbž'XUgg'X]Y` [ Y[ Yb'?'\U`]' [ Yf]Wk hYhYb  
A U» bU\ a Yb'Y]b'5b[ f]ZZ'Ui ZX]Y`A Y]bi b[ gZfY]\Y]hi bX'X]Y`dfc!  
dU`Àgh]bYbg]gWk Y`5\_hj ]ga i gVYk Y[ i b[ 'XUfghY`Yb"K À\fybX'XYf  
5b\Øfi b[ 'VYhcbhY'?'\U`]'X]Y`6YXYi hi b[ 'j cb'FYWk hgghUUh]Wk\_Y]h  
i bX': U]fbYggž'X]Y`gY]bYf'A Y]bi b[ 'bUWk ]b'gY]bYa` : U`'b]Wk h  
[ Yk À\fy]ghYh'k UfYb"8Yf'I G!5i » Yba` ]b]ghYf'A UfWc`Fi V]c  
Ài » YfhY` ]b'Y]bYa` 'GWk fY]VYbž'XUgg'?'\U`]'Ui Z[ fi bX'gY]bYf  
Ub[ YV`]Wk Yb'6YhY]] [ i b[ 'Ub` Ubh]gYa` ]h]gWk Yb'DfchYghYb  
UV[ YgWk cVYb'k YfXYb'gc`hY"CVk c`Yf'b]Wk h'VYgWk i`X][ h'k ]fXž  
Y]b'; YgYhn'[ YVfcWk Yb'ni` \UVYbž`\_ØbbhY'gY]bY`@Y[ U]g]Yfi b[ 'Ui Z  
XYf'; fi bX'U[ Y`j cb', VYfnYi [ i b[ Yb'cXYf'5ggcn]Uh]cbYb  
k ]XYffi ZYb'k YfXYb"

## 9]b` \ ]ghc f]gWk Yf'?' c b hYI h

8]Y`5VgWk ]YVi b[ 'j cb'?'\U`]'Yf]bbYfh'Ub`ZfØ\YfY': À`Y`j cb'dfc!  
dU`Àgh]bYbg]gWk Yb'5\_hj ]ghYb` ]b'XYb'I G5ž'k ]Y`X]Y`5VgWk ]YVi b[ Yb  
XYf' @'5"9][ \h`j cf'ZUgh`j ]Yfn][ 'À\fyb"8]YgY'; fi ddYž'VYghY\YbX  
Ui g`UWk h'9]bk UbXYfYfbž'k i fXY'k Y[ Yb`]\fyf'dc`]h]gWk Yb  
5\_hj ]h`hYb'k À\fybX'Y]bYf': 6≠I bhYfgi Wk i b[ 'XYf', \$Yf'À\fy ]bg  
J ]g]Yf'[ Ybca` a Yb"8]Y`XUa` U][ Y'I G!FY[ ]Yfi b[ 'j Yfgi Wk hYž'X]Y  
5\_hj ]ghYb'i bhYf'XYa` 'A WUffUb!K U'hYf'5Wh'UVni gWk ]YVYbž'XYf  
Y]bY`8YdcfhUh]cb'Ui Z[ fi bX'dc`]h]gWk Yf', VYfnYi [ i b[ Yb  
Yfa` Ø[ `]Wk hYž'k ]Y`H\Y`B Yk`Mcf\_Yf`VYf]Wk hYh"8]YgY`J Yf'cfXbi b[  
k i fXY'gWk`Y»` ]Wk`%- , -`ZØf`j YfZUggi b[ gk ]Xf][ 'Yf`\_Àfhž`UVYf'X]Y  
fYWk h]Wk Yb` ðhYfd'fYhUh]cbYb`Yb'k ]W\_Y`b`g]Wk`k Y]hYfž'k À\fybX  
g]Wk`X]Y'dc`]h]gWk Yb'?'cbhYI hY`j Yf`ÀbXYfb"

?\U`]'k i fXY'Ua` ; "A`Àfn`j cb'9]bk UbXYfi b[ gVY\ØfXYb`j Yf\UZhYhž  
k À\fybX'gY]bY`gWk k Ub[ YfY': fUi ž'Y]bY'I G!6Øf[ Yf]bž'Ub'k YgYbX  
k Uf"GY]h\Yf'k i fXY'Yf'j cb'Y]bYa` '@U[ Yf']bg'UbXYfY`j Yf'Y[ hž'c\ bY  
XUgg'gY]bY': Ua` ]Y`cXYf'5bk À'hY` ]bZcfa` ]Yfh'k i fXYb"i bhYfghØhnYf  
j cb'?'\U`]'Uf[ i a Ybh]YfYbž'XUgg'gY]bY`DfchYghY`Zf]YX`]Wk`k UfYb  
i bX` [ Y[ Yb'X]Y`J YfV]bXi b[ Yb'XYf'7c`i a V]U'I b]j Yfg]hmini f  
]gfUY` ]gWk Yb`A` ]h`Àfdc`]h]\_ [ Yf]Wk hYh'k UfYb"

5\_hi Y`Y`DfchYghVYk Y[ i b[ Yb`]b

# 8 Yi hgW`UbX

8 ]Y`8YVUhhY`ØVYf`dfc!dU`Àgh]bYbg]gW`Y`DfchYghY`]gh`b]W`h`Ui`Z`X]Y  
 I`G5`VYgW`f`Àb`\_h`" `b`8Yi`hgW`UbX`\_ca`a`h`Yg`Ub`I`b]j`Yfg]h`h`Yb`ni  
 ]bhYbg]j`Yb`5i`gY]bUbXYfgYhni`b[`Yb`ØVYf`X]Y`F`YW`hY`Ui`Z`DfchYgh  
 i`bX`X]Y`K`U`fbY`a`i`b[`j`cb`5bh]gYa`]h]ga`i`g`"J`cf`\_Øfn`]W`  
 Xi`fW`[`YZØ`fhYb`6YgYhni`b[`Yb`Ub`XYf`<i`a`Vc`Xh!`I`b]j`Yfg]h`h`ni  
 6Yf`]b`ZcfXYfhYb`5\_h]j`]ghYb`Y]bYb`K`UZZYbgh]`ghUbX`]b`;`UnU`gck`]Y  
 X]Y`6YYbX][`i`b[`U`Yf`?`cbhU`\_hY`XYf`I`b]j`Yfg]h`h`ni`"gfUY`"8`]YgY  
 Gc`]XUf]h`h`gVY`\_i`bXi`b[`Yb`ghc`»`Yb`Ui`Z`K`]XYfghUbX`j`cb  
 I`b]j`Yfg]h`h`g`Y]hi`b[`Yb`i`bX`ØX]gW`Yb`J`YfV`ÀbXYbž`X]Y`j`cf`Y]bYa  
 k`]YXYfUi`ZZUa`a`YbXYb`5bh]gYa`]h]ga`i`g`k`UfbYbž`k`]Y`X]Y`hUn  
 VYf]W`h`h`"

5\_h]j`]ghYb`]b`8Yi`hgW`UbX`\_UVYb`X]Y`J`cfk`ØfZY`XYg  
 5bh]gYa`]h]ga`i`g`ni`fØW`[`Yk`]YgYb`i`bX`VYhc`bYbž`XUgg`g]Y`g]W`ZØF  
 :`f]YXYb`Y]bgYhmYb`"8Yb`bcW`i`[`]Vh`Yg`6YXYb`\_Yb`\_`]bg]W`h`]W`XYf  
 G]W`Yf`\_Y]hg`U[`Y`ZØf`ØX]gW`Y`Ghi`X]YfYbXY`Ub`XYb`I`b]j`Yfg]h`h`Yb`"  
 8]Y`?`ca`d`YI`]h`h`XYf`8]g`\_i`gg]cb`ØVYf`5bh]gYa`]h]ga`i`gž  
 A`Y]bi`b[`gZF`Y]`\_Y]hi`bX`XYb`I`a`[`Ub[`a`]h`dfc!dU`Àgh]bYbg]gW`Yb  
 DfchYghYb`V`Y]Vh`Y]b`\_Y]»`i`a`\_Aa`dZ`Yg`H`Ya`U`]b`XYf`;`YgY`gW`UZh  
 i`bX`Ub`<`cW`gW`i`Yb`"

8]Y`G]hi`Uh]cb`i`a`?`\_U`]`i`bX`X]Y`U`\_hi`Y`Yb`DfchYghY`]b  
 8Yi`hgW`UbX`j`YfXYi`h`]W`Ybž`k`]Y`gYbg]VY`i`bX`dc`Uf]g]Yfh`X]Y  
 8YVUhhY`ØVYf`XYb`B`U`cgh`\_cbZ]\_hi`bX`X]Y`XUa`]h]j`YfVi`bXYbYb  
 dc`]h]gW`Yb`Yi`»`Yfi`b[`Yb`]gh`"

8YhU]`g	
J`cfZU`_`	5VgW`]YVi`b[`ž`DfchYghY`ž`5bh]gYa`]h]ga`i`g
I`fgUW`Y	DfchYghY`ž`F`Y[`]Yfi`b[`ž` 5bh]gYa`]h]ga`i`g`j`cfk`ØfZY
C`fh	6Yf`]bž`8Yi`hgW`UbX
:`YghbU`_`a`Yb	%
E`i`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"U`UnYYfU"W`a</li> <li>• k`k`k`"bYk`mcf`_Yf"W`a</li> <li>• hUn`XY</li> </ul>

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