

# Gc ``Ub [ Y `k UfhYb. `Gmf]gWk Y `ÿ fnh]b ` \_Àa dZh i a `Ni `Uggi b [ `]b `? UggY`°

9]bY `gmf]gWk Y `ÿ fnh]b `VYf]Wk hYhij cb `XYb `< YfUi gZcfXYfi b [ Yb  
i bX ``Ub [ Yb `K UfhYnY]hYb `VY] `XYf `5ddfcVUh]cb `]b `? UggY`°



? UggY`ž`8Yi hgWk `UbX `!`9g` \YffgWk h`Y]b `fY [ Yg`?ca a Yb `i bX  
; Y`Yb `]b `XYb `5fnhdfUi Yb `8Yi hgWk `UbXgž`XcWk `j ]Y`Y`Ui g`ÀbX]gWk Y  
ÿfnh]bbYb `i bX `ÿfnhY `ghY`Yb `j cf`Y]bYa ``Ub [ Yb `K Y [ `ni f  
5ddfcVUh]cb ``9]b `VYgcbXYfg`Y]bXfØW`\_]Wk Yg`6Y]gd]Y`]gh`F U [ \UX  
? Uk Ug\`ž`Y]bY `&, !`À`f] [ Y `GmfYf]bž`X]Y `&\$`' `a ]h`Y]bYa  
<Y]fUhgj ]gi a `bUWk `? UggY`nc [ ``GWkcb `]b `Gmf]Yb ` \UhY `g]Y `A YX]n]b  
ghi X]Yfhi bX `Ub `XYf`l b]\_`]b]\_`]b `<ca g [ YUfVY]hYh`Hfc`m`] \fYf  
E i U`]Z`\_Uh]cbYb`]gh`XYf`5bYf`\_Ybbi b [ gdfcnYgg`ZØf` \fY`5i gV] `Xi b [ ]b `8Yi hgWk `UbX `Y]b `ghY]b] [ Yf`K Y [ ``

? Uk Ug\ ` \Uh]b `] \fYf`<Y]a Uh`8Yi hgWk `V]g`ni a `B]j YUi `6% [ Y`Yfbh  
i bX `X]Y `6&!DfØZ b [ `]b `8Yi hgWk `UbX `YfZc` [ fY]Wk `VYghUbXYb`` `a  
: fØ\ `]b [ `&\$&( `ghY`hY `g]Y `VY]a `<Ygg]gWk Yb `@UbXYgUa h`ZØf

; Ygi bX\Y]hi bX'DZY[ Y'fk @Z: DŁ'Y]bYb'5bhfU[ 'Ui Z'5ddfcVUh]cb"  
BUW\`6YghY\Yb'XYf': UW\gdFUW\dfØZ b[ 'ja 'Bcj Ya VYf'&\$&(  
j Yf[ ]b[ 'a Y\ f'U'g'Y]b'\U'VYg'Δ\ f'z'c\ bY'XUgg'g]Y'Yhk Ug'j cb'XYf  
Ni 'Uggi b[ 'ni f'?Ybbhb]gd fØZ b[ '\ØfhY"'6Yf]W\hYb'ni Zc`[ Y'k UfhYb  
j ]Y'Y'5bhfU[ ghY''Yf'V]g'ni 'nk Y]Δ\ fY'Ui ZY]bY'9bhgW\Y]Xi b[ ži bX  
X]Y'9W\h\Y]hgdfØZ b[ '\fYf'8c\_i a YbhY'gW\Y]bh'k YgYbh'W\ ni f  
J Yf'Ub[ gUa i b[ 'X]YgYg'Dfc nYggYg'VY]ni hfU[ Ybž'k ]Y' < B 5  
VYgW\ fY]Vh"

: fi ghfUh]cbYb'i bX' < cZZbi b[

? Uk Ug\ 'gh'XYfnY]h'U'g'5fnh\Y'ZYf]b' ]b'Y]bYf' < Ui gUfnhdfU[ ]g'hÅh[  
i bX'[ YghU'hYh'gc ]\fYb'5'hU[ ž'k Å\ fYbX'g]Y'Ui ZX]Y'Ni 'Uggi b[ 'ni f  
'?Ybbhb]gd fØZ b[ 'k UfhYh"'G]Y'd'Ubhž'bUW\ ]\fYf'5ddfcVUh]cb' ]b  
'?UggY'ni 'UfVY]hYbž'XU'g]Y'X]Y'F Y[ ]cb'VYfY]hg'U'g']\fY'bYi Y  
< Y]a Uh'VYhfUW\hYh"'Δ fY'?ca a i b]\_Uh]cb'a ]h'XYa ' < @Z: D'k Uf  
'YXcW\ 'Zfi ghf]YfYbX"'C Zh'V' ]YVYb'F ØW\_ZfU[ Yb'i bVYUbhk cfhYhž'k Ug  
X]Y'BYfj Yb'j cb'? Uk Ug\ 'i bX']\fYa '9\Ya Ubb'nYffhY"'8 Ug' < @Z: D  
nY][ hY'g]W\ nk Uf'VYXUi Yfbgk Yfh'ØVYf'XYb'9]bXfi W\_ž'XUgg']\fY  
5b' ]Y[ Yb' ][ bcf]Yfh'k i fXYb'i bX'UfVY]hYh'XUfUbž'X]Y  
'?ca a i b]\_Uh]cb'ni 'j YfVYggYfb"

8]Y'K UfhYnY]hYb'ZØf'X]Y'5ddfcVUh]cb'g]bX'\_Y]b'9]bnY'ZU''''@Ui h'  
**Ÿ fnhYV`Uhh`**VYUbhfU[ hYb'&\$%-`VYfY]hg'\*") &) 'Ui g`ÅbX]gW\Y  
Ÿfnh]bbYb'i bX'Ÿfnh'X]Y'5bYf\_Ybbi b[ ]\fYf'6Yfi Zgei U']Z]\_Uh]cb"  
6YgcbXYfg'j ]Y'Y'5bhfÅ[ Y'\_ca a Yb'Ui g'Gmf]Ybž'Fi a Åb]Yb'i bX  
UbXYfYb'Yi fcdÅ]gW\Yb'@ÅbXYfb"'9]b'gW\ bY''YfYf'Dfc nYgg'ZØf'X]Y  
5ddfcVUh]cb'k ]fX' ]b'6UmYfb'j Yfa i hYhž'XU'a Ub'Xcfh'Ui W\ '5bhfÅ[ Y  
Ui g'XYa '5i g'UbX'U\_nYdh]Yfh"

6YX]b[ i b[ Yb'Ub'XYf'5ddfcVUh]cb

8]Y'5bZcfXYfi b[ Yb'ni f'5ddfcVUh]cb'g]bX'\cW\ž'i bX'Yg'[ ]Vh  
l bhYfgW\]YXY'nk ]gW\Yb'XYb'@ÅbXYfb'XYf'5bhfU[ ghY''Yf"' : Øf'ŸfnhY  
Ui g'9i !GhUUhYb'j Yf'Ài Zh'XYf'J YfZU\ fYb'j Yf[ 'Y]W\gk Y]gY  
i bVØfc\_fUh]gW\ "'G]Y'dfcZ]h]YfYb'j cb'Y]bYa 'j YfY]bZUW\hYb  
5bYf\_Ybbi b[ g] YfZU\ fYb"' : Øf'8f]hhghUUhYb'\ ]b[ Y[ Ybž'k ]Y'Gmf]Ybž  
]gh'Y]bY' ]bX] ]Xi Y''Y'DfØZ b[ 'XYf'5i gV]'Xi b[ 'YfZcfXYf'W\ "'8 ]Y

NY]hYb`nk ]gWXYb`5bhfU[ ghY`i b[ `i bX`6Yk ]`][ i b[ ` \_ÖbbYb`Y`bUW  
 <Yf\_i bZhg`UbX`Yf\YV`]W`j Uf]]YfYb" `K `Ä`fYbX`X]Y`6YUfVY]hi b[ `ZØf  
 5bhfÄ[ `Y`Ui g`9i !GhUUhYb`a`U ]a`U`XfY]`A`cbUhY`VYhfÄ[ `hž`\_Ubb`Yg  
 VY]`XYb`8f]hghUUhYb`V]g`ni`j`]Yf`A`cbUhY`XUi`Yfbž`V]g`X]Y  
 ;`Y]W`k`Yf]h[ `\_Y]h`XYf`5i`gV]`Xi`b[ `ZYgh[ `YghY`h`k`]fXž`k`]Y`  
**5bYf\_Yb`bi`b[ `]b`8Yi`hgW`UbX`Ui`gZØ`fh"**

8]Y`B`UW`ZfU[ `Y`b`UW`a`YX]n]b]gW`Ya`DYfgcbU`]gh]b`8Yi`hgW`UbX  
 U\_hi`Y``\cW`"6YgcbXYfg[ `Ygi`W`h`k`YfXYb`5``[ `Ya`Y]ba`YX]n]bYf  
 i`bX`:`UW`ÄfnhY`]b`XYf`b`bYfYb`A`YX]n]b`gck`]Y`]b`XYf`7`\]fi`f[ `]Y`"8]Y  
 5fVY]hga`Uf`\_hVYX]b[ `i`b[ `Yb`g]bX`ZØf`Ui`g`ÄbX]gW`Y`Yfnh]bbYb`i`bX  
 YfnhY`Xi`fW`Ui`g`d`c`g]h]j`"9]b`5gg]ghYbnUfnh`\_Ubb`a`]h`Y]bYa  
 9]bgh]Y[ `g[ `Y`U`h]j`cb`Y`hk`U`("+\$`\$`9i`fc`fYW`bYbž`k`Ä`fYbX  
 :`UW`ÄfnhY`fi`bX`\*`"%`\$`\$`9i`fc`j`YfX]YbYb`\_ÖbbYb"

K`Ä`fYbX`F`U[ `UX`?`Uk`Ug`\`Ui`Z`X]Y`,`VYfd`fØZ`b[ `]\`fYf`I`bhYf`U[ `Yb  
 \cZ`hi`bX`Ui`Z`X]Y`A`Ö[ `]W`\_Y]hž]a`C`\_hc`VYf`&`\$`&)`X]Y  
 ?Ybbhb]gd`fØZ`b[ `UVni`Y[ `Ybž`V`Y]Vh`XYf`K`Y[ `ni`f`5dd`fc`VUh]cb  
 VYgW`k`Yf`]W`"8]Y`<`ØfXYb`g]bX`j`]Y`Z`Ä`h][ `ž`UVYf`X]Y`7`\`UbW`bž]b  
 8Yi`hgW`UbX`:`i`»`ni`ZUggYbž`ghY][ `Yb`a`]h`Y`XYa`UV[ `YgW`c`ggYbYb  
 GW`f]hh"8]Y`G]hi`Uh]cb`nY][ `hž`k`]Y`k`]W`h][ `Yg`]ghž`X]Y`Dfc`nYggY`XYf  
 6Yfi`Zgni`Uggi`b[ `Yb`b]W`h`bi`f`ni`j`YfVYggYfbž`gcbXYfb`Ui`W  
 hfUbgdUfYb`hYf`ni`[ `YghU`hYbž`i`a`d`chYbh]Y``Y`:`UW`\_f`Ä`ZhY`b]W`h`ni  
 j`Yf`]YfYb"

8YhU]`g	
C`f`h	?`UggY`ž`8Yi`hgW`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"\`b`U"XY</li> <li>• UYfnhYghY``Yb"UYfnhYV`Uhh"XY</li> <li>• k`k`k`"UbYf_Yb`bi`b[ `!]b! XYi`hgW`UbX"XY</li> </ul>

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