

? UZZYY!9b [ dUgg VYYbXYh. DfY]gY ghY][ Yb  
bUWÄ `Ub [ Yb J Yf\UbX`i b [ Yb °

B UWÄ `Ub [ k ]Yf][ Yb J Yf\UbX`i b [ Yb \_ÖbbYb`?i bXYb`k ]YXYf  
? UZZYY`]b`Gi dYfa Äf\_hYb`\_Ui ZYbž`XcWÄ`X]Y`DfY]gY ghY][ Yb  
Ui Z[ fi bX`[ `cVU`Yf`9b [ dÄggY"

6cnYbž`hU`]Yb`!`ð`XYb`YhnhYb`A`cbUhYb`Yf`YVhYb`X]Y  
J YfvfUi WÄYf`]b`8Yi hgWÄ`UbX`Y]bYb`i bYfk UfhYhYb`9b [ dUgg`VY]  
? UZZYYdfcXi \_hYb`"Gi dYfa Äf\_hY`VYf]WÄhYhYb`j`cb`\U`V`YYfYb  
FY [ U`Ybž`]bgVYgcbXYfY`VY`VY`]YVhYb`A`Uf`Yb`k`]Y`GYbgYcž  
HUgg]a`c`i`bX`ž`WÄ`Vg`"<Yi hY`O%QnY][ hg]WÄ`YXcWÄ`@]WÄ`h`Ua  
<cf]ncbh`5V`X]YgYf`K`cWÄ`Y`gc`Yb`X]Y`VYhfc`ZYbYb`DfcXi`\_hY  
k`]YXYf`]b`XYb`FY [ U`Yb`ghY\Ybž`bUWÄ`XYa` `Ub [ Ub`U`hYbXY  
J Yf\UbX`i`b [ Yb`nk`]gWÄ`Yb`<UbXY`g`YhYb`k`]Y`FYk`Y`i`bX`9XY`\_U  
gck`]Y`XYa` `? UZZYY`\_cbnYfb`ž`9`DYYhg`ni`Y]bYf`9]b][ i`b [ `ZØ`fhYb`"

8]Y`G]hi`Uh]cb`gd]Y [ Y`h`Y]bY`\_ca`d`Yi`Y`A`Uf`hXmbUa`\_]`k`]XYf`"9XY`\_U  
[ UV`Ubž`XUgg`Yg`Y]bY`b]WÄ`h`bUWÄ`j`c`n]Y`VUFY`DfY]gYf\Ö`i`b [ ` [ YVYž  
X]Y`U`g`Y`f`nk`i`b [ YbYf`:`f]YXYb` `VYgWÄ`f]YVYb`k`i`fXY`"9]b`GdfYWÄ`Yf  
j`cb`ž`9`DYYhg`VYgh`Äh][ hYž`XUgg`bi`b`Y]bY`9]b][ i`b [ `a`]h`U`Yb  
<UbXY`gdUf`hbYfb`Yfn]Y`h`k`i`fXY`"8]Yg`]gh`Yb`hgWÄ`Y]XYbXž`XU`X]Y  
DfY]gY`ZØ`f`F`c`\`\_ZZYY`]a` `j`Yf [ Ub [ YbYb`ž`X`f`Xi`fWÄ`Yi`hfYa`Y  
K`]hYfi`b [ gVYX]b [ i`b [ Yb`]b`XYb`<Ui`dhU`b`V`Ui`Ä`b`XYfb`6`f`Ug`]`Yb`i`b`X  
J`]Yhb`Ua` `ghUf`\_` [ Ygh]Y [ Yb`g]bXž`k`Ug`X]Y`?`cghYb`j`YfX`c`d`d`Y`h`U`h`  
ž`9`DYYhg`j`Yf`gi`WÄ`hž`bi`f`Y]bYb`HY`]`X]YgYf`?`cghYb`ghY][ Yfi`b [ Yb`Ub  
X]Y`J`YfvfUi`WÄ`Yf`k`Y]hYfni` [ YVYbž`i`a`X]Y`DfY]gYf\Ö`i`b [ `a`c`XYf`Uh  
ni` `U`h`Yb`"

A Uf\_hYb`hk`]W`\_`i`b [ `i`b`X`DfY]gghY][ Yfi`b [ Yb

8]Y`DfY]gYb`hk`]W`\_`i`b [ `nY][ h`Y]bYb`XfUa`Uh]gWÄ`Yb`5`b`gh]Y [ "

? UZZYdUXg'i bX!\_UdgY`b`k UfYb`&\$&( `VY]gd]Y`gk Y]gY`ZUgh&) `i  
 hYi fYf`U`g`ja `>\f`&\$&\$"5i W`XYf`DfY]g`Z0f`6c`bYb\_UZZY`gh]Y[  
 i a `bUdd`&`i "8]YgY`HYbXYbn`ghY`h`ja `9]b`\_Ub[ `a `h`XYb  
 [ `cVU`Yb`DfY]gYb`hk ]W`i b[ Yb`z`X]Y`Y]b`bYi Yg`F`Y`\_c`f`X`c`W`Z0f  
 ? UZZYd`fY]gY`Y`ffY]W`Yb`"8]Y`<Ui`dh[ f0bXY`XUZ0f`g]bX`gW`Y`W`hY  
 9fb`hYb`]b`D`f`c`X`i`\_h]c`b`g`A`b`X`Y`f`b`z`g`hY][ YbXY`B`U`W`Z`F`U[ Y`]b`5g]Yb`i`b`X  
 k`Y`h`k`Y]hY`@]Y`Z`Y`f`d`f`c`V`Y`a`Y`"

6YgcbXYfg`VY`h`f`c`Z`Z`b`g]bX`6`f`U`g]`Y]b`i`b`X`J]Y`h`b`U`a`z`k`c`Y`i`h`f`Y`a`Y  
 K`Y`h`Y`f`V`Y`X]b[ i`b[ Yb`k`]Y`8`0`f`f`Y`i`b`X`:`f`c`g`h`X]Y`9`f`b`h`Y  
 V`Y`Y]b`h`f`A`W`h][ Yb`"8]Yg`Z0`f`h`ni`Y]b`Y`a`5`b[ Y`V`c`h`g`X`Y`Z]n]h`z`X`U`g`]b`X`Y`f`  
 ?`c`b`g`Y`e`i`Y`b`n`X]Y`D`f`Y]gY`k`Y]h`Y`f`b`U`W`c`V`Y`b`h`f`Y]V`h`9]b`Y`k`U`W`g`Y`b`X`Y  
 B`U`W`Z`F`U[ Y`]b`@`A`b`X`Y`f`b`k`]Y`7`\]b`U`i`b`X`b`X]Y`b`z`X]Y`h`f`U`X]h]c`b`Y`  
 \`c`\Yb`H`Y`Y`\_`c`b`g`i`a` \`U`V`Y`b`z`h`f`A[ h`Y`V`Y`b`Z`U`g`ni`X]Y`g`Y`f`  
 D`f`Y]g`g`h`Y][ Y`f`i`b[ `V`Y]"`@`U`i`h`A`U`f`\_`h`z`c`f`g`W`i`b[ Yb`\_`0`b`b`h`Y`b`X]Y  
 ? UZZYd`fY]gY`]b`X`Y`b`b`A`W`g`h`Y`b`A`c`b`U`h`Y`b`i`b`j`Y`f`A`b`X`Y`f`h`\`c`W`  
 V`Y]V`Y`b`z`a`]h`G`W`k`U`b`\_`i`b[ Yb`nk`]g`W`Y`b`"``\$`\$`i`b`X`(``\$`\$`i`G`!`7`Y`b`h`d`f`c`  
 D`Z`b`X`?`U`Z`Z`Y`"

## DfY]gY`]b`j`Y`f`g`W`X]Y`X`Y`b`Y`b`G`h`A`X`h`Y`b`

8]Y`D`f`Y]gY`b`hk`]W`\_`i`b[ `U`h`U`i`W`5`i`g`k`]f`\_`i`b[ Yb`U`i`Z`X]Y  
 ? UZZY`\_`i`h`i`f`]b`j`Y`f`g`W`X]Y`X`Y`b`Y`b`G`h`A`X`h`Y`b`"``b`b`U`]Y`b`g]b`X`X]Y`D`f`Y]gY  
 Z0f`9`g`d`f`Y`g`g`c`g`Y]h`&\$&%`i`a`&\$`i`i`[ Y`g`h]Y[ Yb`"<]Y`f`g]b`X`Y]b][ Y  
 U`\_`h`i`Y`Y`8`i`f`W`g`W`b]h`g`d`f`Y]gY`.

GhUXh	DfY]g`f9I`F`Ł
6cnYb	%ž( `
Hf]Ybh	%ž (
DYgWUfU	%ž (
Hf]Ygh	%ž (
F`c`a`	%ž%\$
A`U`]`Ub`X`	%ž&\$
7`U`h`U`b`n`U`f`c`	\$ž`-`

8]Y`G]h`i`U`h]c`b`V`Y]V`h`U`b[ Y`g`d`U`b`b`h`i`b`X`Y`g`]g`h`i`b[ Y`k`]g`g`z`c`V`g]W`X`X]Y  
 ? UZZYd`fY]gY`]b`b`U`Y`f`Ni`\_`i`b`Z`h`g`h`U`V`]g]Y`f`Y`b`k`Y`f`X`Y`b`"8]Y  
 J`Y`f`V`f`U`i`W`X`Y`f`a`0`g`g`Y`b`g]W`U`i`Z`U`b`\`U`h`Y`b`X`\`c`\Y`D`f`Y]gY`Y]b`g`h`Y`Y`b`z`

k Å\fybX'g]W\X]Y'A Uf\_hVYX]b[ i b[ Yb'k Y]hYf'Yb'k ]W\_Y`b"  
@Ub[ Zf]gh][ \Àb[ h'X]Y'DfY]gYb'k ]W\_`i b[ 'ghUf\_`j cb'XYf  
\_ca a YbXYb'9fbhY`]b'6fUg]`Yb'UVž'X]Y'YbhgW\Y]XYbX'ZØf'X]Y  
[ `cVU`Y`?UZZYj YfZØ[ VUf\_Y]h]gh"

⇒b'X]YgYa`ZYgh[ YZU\fybYb'A Uf\_hž]b'XYa`Z]bUbn]Y`Y  
GdY\_i`Uh]cbYb'i bX`\_]a Uh]gW\Y`<YfUi gZcfXYfi b[ Yb`\UbX`]b`\UbX  
[ Y\Ybž'V`Y]Vh'UVni k UfhYbž'k ]Y'X]Y`5\_hYi fY'XYf'6fUbW\Y`Ui Z'X]Y  
ghY][ YbXYb'9fk Ufhi b[ Yb'XYf`?cbgi a YbhYb'fYU[ ]YfYb'k YfXYb"  
5b[ Yg]W\hg'XYf`[ `cVU`Yb`<YfUi gZcfXYfi b[ Yb'ghY\h'X]Y  
?UZZYVfUbW\Y`j cf`Y]bYf`K Y[ [ UVY`i b[ ž'X]Y`gck c``7\UbW`b`U`g  
Ui W`F]g]\_Yb`V]f[ h"

8YhU]`g	
C fh	6cnYbž' hU`]Yb
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "a Un!cb`]bY"XY</li><li>• k k k "j c`"Uh</li></ul>

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