

# Hfi a d`U`g`DUdgh3`9a d`Øfi b[ `i bhYf ? ]fW\ YbZØ\ fYfb`i bX`Dc`h]\_Yfb`°

I G!DfÀg]XYbh`Hfi a d`gcf[ h`a ]h`Y]bYa `? ≠[ YbYf]YfhYb  
DUdghV]`X`ZØf`9a d`Øfi b[ " `? ]fW\ YbZØ\ fYf`j`Yfi fhY]`Yb`XYb  
fYgdY`\_h`cgYb`6Y]hfU[ "



BYk`Mcf\_ž`I G5`!`5a`(`" `A U]`&\$&) `gcf[ h`Y`X]Y`J`Yf`ØZYbh`]W\i b[  
Y]bYg`? ≠[ YbYf]YfhYb`6`]XYg`j`cb`I G!DfÀg]XYbh`8`cbU`X`Hfi a d`ZØf  
[ fc`»`Y`9a d`Øfi b[ " `8`Ug`6`]Xž`XUg`Hfi a d`]b`d`Àdgh`]W\Yf`Gci`hUbY  
i bX`A`]hfU`nY][`hž`k`i`fXY`X`i`fW`gY]bY`GcW]U`!`A`YX]U!`D`UhhZcfa`Hfi`h\`  
GcW]U`[`YhY]`h`i`bX`\`Uh`i`b`XYf`2`ZYbh`]W\`\_Y]h`i`bX`i`bhYf  
? ]fW\ YbZØ\ fYfb`ZØf`\`]m][`Y`8`YV`UhhYb`[`Ygcf[ h`" `?`f]h]\_Yf`k`]Y`?`UfX]bU`  
5bXYfg`5fVcfY`]i`g`VYnY]W\`bYhYb`XUg`6`]X`U`g`ÀW\Yf`]W\`i`bX  
VY`Y`X][`YbX`ZØf`X]Y;``Ài`V][`Ybž`k`À`fYbX`XYf`6`]gW\cZ`H\ca`Ug  
DUdfcW\_]`Yg`U`g`Gdch`[`Y[`YbØVYf`;`ch`i`bX`XYa`DUdgh`i`a  
Y]bgW\`À`hnhY`" `5b[`Yg]W\`hg`X]YgYf`\`Yžh[`Yb`fYU[ ]YfhYb`X]Y`BYk`Mcf\_  
GhUhY`7`Uh\c`]W7`cbZYfYbW`i`bX`UbXYfYž`]bXYa`g]Y`ZØf`a`Y`f  
FYgdY`\_h`j`cf`XYf`\_Uh\c`]gW\Yb`? ]fW\Y`d`ÀX]YfhYb`" `5i`W\`?`UfX]bU`  
H]a`ch\m`i`8`c`Ub`Ài`»`YfhYž`XUgg`XUg`6`]X`Y]bYb`gW\`YW\`hYb`9]bXfi`W\_

\]bhYf`UggY"

Hfi a d`dcghYhY`XUg`6]`X`bi f`Y`Z`HU[ Y`bUWk`XYa`HcX`j cb`DUdgh  
: fUbn]g\_i g`i bX`k Yb][ Yf`U`g`Y]bY`K cWkY`j cf`XYa`VYj c fghY\YbXYb  
DUdgh\_cb\_`Uj Yž`k Ug`XYb`8 fi W\_`Ui Z`X]Y`\_Uh\c`]gWkY` ; Ya Y]bgWkUZh  
ni gÀh`n]Wk`Yf\`Ò\`hY""DfYggYgdFYWkYf]b`?Ufc`]bY`@YUj ]hj`YfhY]X][ hY  
Hfi a d`i bX`VYhcbhYž`XUgg`Yf`]a a Yf`Y]b`l bhYfghØhnYf`XYf  
?Uh\c`]\_Yb`i bX`XYf`FY`][ ]cbgZfY]\Y]h`[ Yk YgYb`gY]"`≠fY`K cfhY  
gh]Y» Yb`YXcWk`Ui Z`K ]XYfghUbXž`XU`j ]Y`Y`XUg`6]`X`U`g`fYgdY`h`c`g  
YfUWk`hY`hY`b"

### F YU\_h]cbYb`]a`d`c`]h]gWkYb`GdY`\_hfi a

8]Y`FYU\_h]cbYb`ni a`6]`X`g]bX`j ]Y`Z`À`h][ ``K`À\`fYbX`Y]b][ Y  
?ca a YbhUhcFYb`k ]Y`?c`i a b]gh`7\`Uf`Yg; UgdUf]bc`XYb`6Y]hfU[  
b]Wk`h`U`g`UbghÒ»][ `Ya dZUbXYb`i bX`XUfUi Z`\]bk ]YgYbž`XUgg`j ]Y`Y  
?Uh\c`]\_Yb`Hfi a d`a Y\`f`FYgdY`\_h`Yb]h[ Y[ YbVf]b[ Yb`U`g`DUdgh  
: fUbn]g\_i gž`nY][ hY]bY`l a ZfU[ Y`XYg`DYk`F`YgYUfWk`ž`XUgg`) %a`XYf  
7\`f]ghYb`Hfi a d`a ]ggV]``][ Yb``l bhYf`k`Y]» Yb`9j Ub[ Y`\_U`Yb`\`Uh`Yf  
YXcWk`Y]bY`Ni gh]a a i b[ `j`cb`+&i ``6Y]`XYb`?Uh\c`]\_Yb`g]bX`), i  
[ Y[ Yb`i bX`(`&i`ZØf`\`b"

6Ya Yf`\_Ybgk Yfh`]ghž`XUgg`a Y\`f`U`g`Y]b`8f]hhY``j cb`Hfi a dg  
?UV]bYhnga ]h[ `]YXYfb`\_Uh\c`]gWk`g]bXž`k`À\`fYbX`J ]nYdfÀg]XYbh`8  
J UbWk`g]Wk`ni`XYa`6]`X`V]g\`Yf`b]Wk`h`Ài » YfhY""< ]ghcf]\_Yf]b  
?Uh\`YYb`Gdfck`g`7i a a ]b[ g`ghY``hY`ZYghž`XUgg`Hfi a dg`6Y]hfU[  
XUg`J YfhfUi Yb`j ]Y`Yf`?Uh\c`]\_Yb`]b`]\`b`k ]XYf[ Ygd]Y[ Y`h`\`UVY"  
Dc`]h]gWk`fY`Yj UbhYf`]gh`Ui Wk`X]Y`5ba Yf\_i b[ `XYg`]hU`]Yb]gWkYb  
GYbUhcfg`9bf]Wk`6cf[\]ž`XYf`Ui Z`X]Y`a`Ò[ `]WkY`9]ba ]gWk`i b[ `]b`XUg  
VYj c fghY\YbXY`DUdgh\_cb\_`Uj Y`\]bk ]Yg"

### 8 ]Y`F`c``Y`XYf`? Øbgh`]Wk`Yb`≠bhY``][ Ybn

8Yf`J`cfZU``Yf\`À`h`ni gÀh`n]Wk`Yb`?cbhYl`h`Xi`fWk`X]Y`U`\_hi`Y``Yb  
8]g\_i`gg]cbYb`ØVYf`?Øbgh`]Wk`Y`≠bhY``][ Ybn`f?`≠ž`X]Y`gck`c`\`  
7\`UbWk`b`U`g`Ui Wk`<`YfUi`gZc`fXYfi`b[ Yb`a`]h`g]Wk`Vf]b[ h``≠`Y]bYa  
\_Øfn`]Wk`j`Yf`ØZYb`h`]Wk`hYb`8c\_i`a`Ybh`XYg`J`Uh]\_Ubg`a`]h`XYa`H]hY`  
5bh]ei`U`Y`h`bcj`U`k`]fX`XUg`J`Yf\`À`hb]g`nk`]gWk`Yb`a`YbgWk`]Wk`Yf`

ðhY`][ Ybn'i bX' ? =VY\UbXY`h`'8 ]Y' ? ]fWXY`VYhc`bh`X]Y`6YXYi hi b[  
 Y]bYf`j YfUbhk cfhi b[ gj c`Yb`Bi hni b[ `j cb' ? ðX]Y`XYa  
 ; Ya Y]bk c\`X]Ybhi bX`X]Y`A YbgWXYbk ØfXY`k U\fh" < ]YfVY]`k ]fX  
 Ui W`X]Y`Bchk YbX][ \_Y]h`VYhc`bh`Yh\ ]gWXY` , VYf`Y[ i b[ Yb` ]b`X]Y  
 9bhk ]W`i b[ `j cb' ? =Y]bni VYn]Y\Yb"

9]b`nYbhfU`Yf`Di b`h`XYg`8c`\_i a Ybhg`]ghž`XUgg` ? =nk Uf` ]b`XYf`@U[ Y  
 ]ghž`a YbgW` ]WXY` ðhY`][ Ybn`ni `ja ]h]YfYbž`YXcW`b]W`h`XYfYb  
 [ Ub`n\Y]h`]WXY`i bX`fY`Uh]cbU`Y`5gdY`\_hY`YfgYhmYb`\_Ubb" `8 ]Yg`k ]fZh  
 : fU[ Yb`Ui ZØVYf`XYb`9]bZi gg`j cb' ? =Ui ZX]Y`ÒZZYbh`]WXY`8YVUhY  
 i bX`X]Y`K U\fi b[ `XYf`K U\f\Y]h`'8 ]Y' ? ]fWXY`k Ufbh`Y]bXf]b[ `]W`j cf  
 XYf` ; YZU\fž`XUgg` ? =X]Y`a YbgW` ]WXYb` : Å\][ \_Y]hYb`YfgYhmYb`i bX  
 gca ]h`X]Y`a YbgW` ]WXY`K ØfXY`i bhYf[ fUVYb`\_ØbbhY"

8]Y`\_f]h]gWXYb`Gh]a a Yb`ni `Hfi a dg`6]`X`g]bX`U`gc`b]W`h`bi f  
 5i gXfi W`\_j cb`9a dØfi b[ `ØVYf`XUg`6]`X`Ub`g]W`ž`gcbXYfb`Ui W`HY`]  
 Y]bYf`VfY]hYfYb`8YVUhY`ØVYf`HYW`bc`c[ ]Yž`9h\ ]\_`i bX` ; `Ui VYb"  
 : Øf`j ]Y`Y`k ]fX`X]Y`8 ]g`\_i gg]cb`ØVYf`XUg`6]`X`Y]b`Gd]Y[ Y`V]`X`XYf  
 < YfUi gZcfXYfi b[ Yb`gY]bž`a ]h`XYbYb`X]Y`fY`][ ]ØgY` ; Ya Y]bgW`UZh  
 ]b`Y]bYf`j cb`HYW`bc`c[ ]Y[ YdfÅ[ hYb`K Y`h`\_cbZfcbh]Yfh`]gh"

8YhU]`g	
J cfZU``	G_UbXU`
C fh	BYk `Mcf_žl G5
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "Zf"XY</li> <li>• k ]bZi hi fY"XY</li> <li>• k k k "j Uh]WUbbYk g"j U</li> </ul>

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