

# F i a Àb]Yb`k À\`h`bYi .`G]a ]cb`]a `F YbbYb i a `DfÀg]XYbhgW UZh`b UW` `? f]gY`

⊕`Fi a Àb]Yb`\Uh`X]Y`K ]YXYf\c`i b[ `XYf`DfÀg]XYbhYbk U\`  
VY[ cbbYb"; Ycf[ Y`G]a ]cb`]gh`Ui h`l a ZfU[ Yb` : Uj cf]hž  
k À\`fYbX`XYf`i fgdfØb[ `]WXY`G]Y[ Yf`7U`]b` ; Ycf[ YgW  
Ui g[ YgW`cggYb`k i fXY"



F i a Àb]Yb`!`⊕`Fi a Àb]Yb`\Uh`\Yi hY`X]Y`K ]YXYf\c`i b[ `XYf  
DfÀg]XYbhYbk U\`VY[ cbbYbž`bUW`XYa `XUg`J YfZUggi b[ g[ Yf]W`h  
X]Y`K U\`XYg`j Yf[ Ub[ YbYb`⊕\`fYg`Ui Z[ fi bX`gW`k Yfk ]Y[ YbXYf  
l bfY[ Y`a À»][ \_Y]hYb`ZØf`i b[ Ø`h][ `Yf`\_`Àfh`\Uh`8]Yg`\Uh`XUg  
J YfhfUi Yb`XYf`6Øf[ Yf`]b`X]Y`Dc`]h]\_`ghUf`\_`YfgW`ØhhYfhž`k ]Y  
nU\`fY]WXY`6YcVUW`hi b[ Yb`nY][ Yb`"6Y]`XYf`i fgdfØb[ `]WYb`K U\`  
]a `Bcj Ya VYf`&\$&(`k Uf`7U`]b` ; Ycf[ YgW` ØVYffUgWYbX`U`g  
G]Y[ Yf`\Yf] cf[ Y[ Ub[ Ybž`XcW`gY]b`G]Y[ `ghY`h`Ymhi bhYf  
J YfXUW`hž`XU`Yf`a ]h`J cfk ØfZYb`j cb`fi gg]gWYf`9]bZi ggbU`a Y  
\_cbZfcbh]Yfh`k i fXY"; Ycf[ YgW` ]gh`Y]b`i a ghf]hhYbYf`? UbX]XUhž`XYf  
]b`XYf`J Yf[ Ub[ Yb\Y]h`a ]h`V]nUffY`6Y`U`i dhi b[ Ybž`XUfi bhYf  
; YgdfÀWY`a ]h`5`]Ybgž`gck ]Y`a ]hi b[ Yk`Ø\`b`]WYb`5i Zhf]hhYb`]b

XYf'² ZZYbh]W\_X]h'Ui ZZ]Y'ž'k Ug'X]Y'K Å\`YfgW UZh'gdU`hYhY""8 Ug  
J YfZUggi b[ g[ Yf]W'h'gW`cgg]\`b'j cb`XYf`HY]`bU\`a Y`Ub`XYf  
K ]YXYf\`c`i b[ `UVž'gcXUgg'Yf`b]W'h'a Y\`f`UbhfYhYb`\_Ubb"

8]Y'K ]YXYfk U\`ž'X]Y`Y'Z? UbX]XUhYb`i a ZUgghž'k ]fX'j cb'; Ycf[ Y  
G]a ]cbž'XYa`" , !Å\`f][ Yb`7\`YZXYf`YI hfYa`fYW'hYb`DUfhY]'5I Fž  
Xca ]b]Yfhž'XYf]b`i a ZfU[ Yb`U`g': Uj`cf]h'[ ]`h`G]a ]cb`\`UhhY`VY]'XYf  
i fgdf0b[ `]W\_Yb`K U\`XYb`j ]YfhYb`D`Uhn`VY`Y[ h'i bX`[ ]`h'bi b`U`g  
g]W\_YfYf'? UbX]XUh`Z0f`X]Y`Gh]W`k U\`ž'X]Y`Z0f`XYb`%, ""A U]  
Ub[ YgYhnh]gh""æ : U`Y`gY]bYg`K U\`[ Yk ]bbg`ghfYVh`G]a ]cb  
; YfYW`h][ \_Y]h`Z0f'; Ycf[ YgW`Ub`i bX`n]Y\`h'gc[ Uf`Y]bY  
A ]b]ghYfd`fÅg]XYbhYb`d`c`g]h]cb`Z0f`]\`b`]b`6YhfUW`h`"æhYfYggUb`h]ghž  
XUgg`G]a ]cb`gY`Vgh]b`[ Yk U`h`Åh][ Y`5i`gY]bUbXYfgYhni b[ Yb`]a  
DUf`Ua Ybh]j Yfk ]W\_Y`h`k Uf`i bX`Y]bY`J Yf[ Ub[ Yb\`Y]h`U`g`A ]h[ `]YXYf  
XYf': i » VU`!I`hfUg`\`Uh"

## ? UbX]XUhYb`i bX`K U\`\_Åa dZY

Dfc[ bcgYb`0VYf`X]Y`k Y]hYfYb`a 0[ `]W\_Yb`? UbX]XUhYb`Z0f`X]Y  
Gh]W`k U\`g]bX`gW`k ]Yf][ ""7f]b`5bhc`bYgW`ž`Y]b`? UbX]XUh`XYg  
F Y[ ]Yfi b[ gUddUfUhgž'i bX`B]W`gc`f`8 Ubž'XYf`dUfhY]'c`gY  
60f[ Yfa Y]ghYf`j cb`6i \_UfYghž'ghY\`Yb`]b`?cb`i ffYbn`i a`XYb  
nk Y]hYb`D`Uhn""5bhc`bYgW`]gh]HY]'Y]bYf`U`g`\_cffi dh[ Y`hYbXYb  
F Y[ ]Yfi b[ g\_cU`]h]cbž'k Å\`fYbX`8 Ub`Z0f`dfc!Yi fcdÅ]gW`Y`F`Y`Zc`fa Yb  
i bX`Y]bYb`\_UfYb`? Ua dZ[ Y[ Yb`?cffi dh]cb`\_Åa dZn`9VYb`gc`k ]fX  
J ]W`c`f`D`c`b`h`Už`Y]b`Y\`Ya`U`][ Yf`DG8!F Y[ ]Yfi b[ gdc`]h]\_Yfž`U`g  
i`hfUfY`][ ]0gYf`Hfi a d]gh]bg`F`Y`b`b`Y`b`[ YgW`]W`h`i bX`\_0bbhY`X]Y  
F`c`Y`Y]bYg`GW`UhhYb`\_UbX]XUhYb`Z0f`X]Y`DG8`Y]b`b`Y\`a`Yb"

8]Y`i`bni Zf]YXYb\`Y]h`XYf`K Å\`Yf`]gh`gd0fVUfž`XU`Fi a Åb]Yb`U`g  
Xf]h`\_cffi dhYghYg`@UbX`XYf`9I`[ ]`h`8Yf': fi gh`0VYf`X]Y`dc`]h]gW`Y  
@U[ Y`]gh[ Yk UW`gYbž`]bgVYgcbXYfY`bUW`XYf`5bbi``]Yfi b[ `XYf  
YfghYb`K U\`ž'X]Y`j ]Y`Y`60f[ Yf`U`g`Y]bYb`J Yfgi W`XYg`GmghYa`g  
Ya`dZ]bXYbž`\`fY`A UW`hini`g]W`Yfb""@Ui`fU`; \YfUg]a`j`cb`XYf`5I`F!  
DUfhY]'g]Y\`h`X]Y`K U\`Ubbi``]Yfi b[ `U`g`F`YU`\_h]cb`XYg`GmghYa`gž  
k Å\`fYbX`5`YI UbXfi`A`i`fUfi`ž`Y]b`5V[ YcfXbYhYfž`X]Y  
B`c`h`k`Y`b`X][ \_Y]h`X]YgYf`A`U»`bU\`a`Y`ni`f`K`U\`fi`b[ `XYf`8`Ya`c`\_fUh]Y  
UbYf`\_Y`b`b`hž`Y`X`c`W`X]Y`; YZU\`fYb`j`cb`J`Y`fgW`k`0fi`b[ gh\`Ycf]Yb

\Yfj cf\YVh"

8]Y'Dc`h]\_]b`Fi a `Ab]Yb`V`Y]Vh`Ub[ YgdUbbh`i bX`i bVYfYWX`YbVUfž  
VY[ `Y]hYhj cb`GdY\_i `Uh]cbYb`ØVYf`a Ò[ `]WX`Y`Ui g`AbX]gWX`Y  
9]bZi ggbU`a Ybž`X]Y`Xi fWX`gcn]U`Y`A`YX]Ybž`]bgVYgc`bXYfY`H]\_Hc\_ž  
[ YgWX`Øfh`k`YfXYb``8Yf`5i`gXfi`W`\_XYg`K`ØhYbg`i`bX`XYf  
9bhh`Ài`gWX`i`b[ `i`bhYf`XYb`K`À`\_Yfb`nY][`h`g]WX`\_]b`a`Y`fYfYb  
DfchYghYbž`X]Y`]a`Ni`[`Y`XYf`K`U`\_`Ubbi``]Yfi`b[ `ghUhhZUbXYb``5`Y  
5i`[`Yb`g]bX`Ui`ZX]Y`K`U`\_`c`\_U`Y`[`Yf]WX`hYhž`X]Y`i`a`&\$.\$\$`I`f  
fA`9GNŁ`gWX`]Y»`Ybž`k`À`fYbX`XUg`@UbX`Ui`ZX]Y`9f[`YVb]ggY`i`bX`X]Y  
\_ca`a`YbXYb`dc`h]gWX`Yb`9bhk`jW`\_i`b[`Yb`V`]W`h"

8YhU]`g	
JcfZU``	KU`_`Yb
Cfh	Fi a `Ab]Yb
EiY`Yb	<ul style="list-style-type: none"><li>• k k k "nj k "XY</li><li>• k k k "hU[ YggWX`Ui "XY</li><li>• k k k "bnn"WX</li></ul>

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