

? ]a a ]W\`i bX`6cUhYb[ .`≠bhYfbU`Ui g`XYf  
6UmYfb!`? UV]bY`Ybh\Ø`h°

6UmYfb!`@Y[ YbXY`<Yfa Ubb`; Yf`UbX`gdf]W\h`ØVYf`? ]a a ]W\g  
? Ud]h`ÀbgØVYfbU\`a Y`i bX`]bhYfbY`?cbZ]\_hY`]a `8: 6!HYUa `Ua  
) "A U] &\$&)



A ØbW\Ybž`8 Yi hgW\`UbX`!`<Yfa Ubb`; Yf`UbX`ž`Y]bY`@Y[ YbXY`XYg  
: 7`6UmYfb`i bX`U`\_hi Y`7c!HfU]bYf`XYf`I &%`8Yi hgW\`UbX`gž`\Uh  
\_Øfn`]W\`ØVYf`]bhYfbY`GdUbbi b[ Yb`]bbYf`U`V`XYf`A UbbgW\UZh  
[ YgdfcW\Ybž`]bgVYgcbXYfY`nk ]gW\Yb`æg\i U`? ]a a ]W\`i bX`Ÿfca Y  
6cUhYb[ "`; Yf`UbX`Yf]bbYfhY`g]W\`Ub`gY]bY`NY]h`VY]a `: 7`6UmYfb  
i bX`X]Y`8mbUa ]\_`]b`XYf`? UV]bY`i bhYf`j YfgW\]YXYbYb`HfU]bYfbž  
XUfi bhYf`Ui W\`<Ubg]: `]W`"9f`VYhcbhYž`XUgg`Yg`hfc`h  
[ Y`Y[ Ybh]W\Yf`?cbZ]\_hY`nk ]gW\Yb`? ]a a ]W\`i bX`6cUhYb[ `]`a  
ghYhg`[ Y`i b[ Yb`gY]ž`X]Y`F`i \Y`]b`XYf`? UV]bY`Ui ZfYW\hni Yf`U`hYb`  
8]YgY`9]bV`]W`Y]b`X]Y`? UV]bYbXmbUa ]\_`[ YVYb`Y]bYb  
]bhYfYggUbhYb`6`]W`\_\]bhYf`X]Y`?i`]ggYb`Y]bYg`XYf`YfZc`[ fY]W\ghYb  
: i »VU`j YfY]bY`XYf`K Y`hž`k ]Y`A Yf`\_i f`\Yfj`cf`YVh`

; Yf`UbX`hY]`hY`ni XYa`Y]bY`Ua ØgUbhY`5bY\_XchY`ØVYf`DYd  
; i UfX]c`Ug`YfghYg`Gd]Y`[ Y[ Yb`ægÅ`A ci f]b\cz`VY]`XYa`6UmYfb  
ni f`<U`VnY]h`\$.%`ni fØW`\_U[ ži bX`XYbbcW`]a`9`Za`YhYfgW`]Y»Yb`U`g  
G]Y[ Yf`\Yfj`cf[ Y[ ]b[ ``8]YgY`9f]bbYfi b[ Yb`V]`XYb`Y]bYb`HY]`XYf  
fY]W`Yb`; YgW`]W`hY`XYg`7`6UmYfbž`X]Y`b]W`h`bi`f`9fZc`[ Yž`gcbXYfb  
Ui W`<YfUi`gZcfXYfi b[ Yb`i`a`ZUggh"

## æg\i U`? ]a`a`]W`U`g`? Ud]hÅb

æ`Y]bYa`k`]W`h][ Yb`GW`f]h`ZØf`X]Y`XYi`hgW`Y`B`Uh]cbU`a`UbbgW`UZh  
k`i`fXY`æg\i U`? ]a`a`]W`Ua`A`cbhU[ `ni`a`bYi`Yb`?`Ud]hÅb`Yfb`Ubbh`  
9f`Zc`[ h`Ui`Z`=\_Um;`ØbXc[`Ubž`XYf`bUW`XYf`9i`fc`&&(`j`cb`gY]bYb  
]bhYfbUh]cbU`Yb`DZ]W`hYb`ni`fØW`\_hfUh`? ]a`a`]W`ž`XYf`&-`š\`fY`U`h  
]ghž`\`UhhY`ni`j`cf`b]W`hidYfa`UbYbh`X]Y`?`Ud]hÅbgV]bXY`[ YhfU[ Ybž  
ØVYfbU\`a`Y`XcW`\`Ai`Z][`X]Y`F`c`Y`]b`5V`k`YgYb`\Y]h`UbXYfYf  
Gd]Y`Yf`"æ`%+`j`cb`-`%`@ÅbXYfgd]Y`Yb`\_cbbhY`Yf`VYfY]hg  
: Ø\fi b[ gei U`]hÅhYb`i`bhYf`6Yk`Y]g`ghY`Ybž`k`]Y`5D`BYk`g  
VYf]W`hYh"

I`bhYfghØ`hnh`k`]fX`? ]a`a`]W`j`cb`nk`Y]`J`]nY!`?`Ud]hÅbYb.`5bhcb]c  
F`ØX][ Yf`j`cb`F`YU`A`UXf]X`i`bX`?`U]`<`Uj`Yfm`j`cb`5fgYbU`"HfU]bYf  
š`]Ub`B`U[ Y`ga`Ubb`VYnY]W`bYhY`? ]a`a`]W`U`g`c`[ ]gW`Yb  
B`UW`Zc`[ Yf`j`cb`;`ØbXc[`Ub``8]Y`i`a`ghY`i`b[ Yb`]b`XYf  
B`Uh]cbU`a`UbbgW`UZh]g]bX`g][ b]Z]\_Ubž`bUW`XYa`Ui`W`A`Ubi`Y`  
B`Yi`Yf`i`bX`H\ca`Ug`A`Ø`Yf`Ui`g`XYf`]bhYfbUh]cbU`Yb`5i`gk`U\  
ni`fØW`\_YhfYhYb`g]bX`"5i`Z`XYa`K`Y[ `ni`f`K`A`&`\$`\*`k`]fX`? ]a`a`]W`  
Y]bY`nYbhU`Y`F`c`Y`gd]Y`Yb`a`ØggYb"

## : Y]Yf`]W`\_Y]hYb`i`bX`HYUa`[ Y]gh

9]b`k`]W`h][ Yf`A`ca`Ybh`ZØf`? ]a`a`]W`k`Uf`X]Y`: Y]Yf`bUW`XYa  
; Yk`]bb`XYf` ("`A`Y]ghYfgW`UZh`XYg`7`6UmYfbž`VY]`XYf`Yf  
ni`gUa`a`Yb`a`]h`<`Uffm`?`UbY`i`bX`9f]W8]Yf`]b`Y]bYa`A`ØbW`bYf  
F`YghUi`fUbh[ Yg]W`hYh`k`i`fXY`"8]Y`Gh]a`a`i`b[ `k`Uf`Ui`g[ Y`UggYbž  
i`bX`? ]a`a`]W`YfgW`]YbYb`]b`\_`UhgW`bUggYf`<`cgY`i`bX`a`]h`Y]bYf  
7`Ua`dU[ bYf!:`UgW`Y`]b`XYf`<`UbXž`k`Å`fYbX`?`UbY`@]YXYf`gUb[  
i`bX`X]Y`: Y]Yf`]W`\_Y]hYb`Ub`\Y]nhY`"8]YgY`A`ca`YbhY`ghÅf`\_Yb`XYb  
HYUa`[ Y]gh`i`bX`nY][ Yb`X]Y`J`YfVi`bXYb`\Y]h]bbYf`U`V`XYf

A UbbgW UZž'X]Y' ? ]a a ]W 'U`g' ? Ud]hÅb 'Yhnh'k Y]hYfZØ\ fYb'gc`''

8]Y'; YgW ]W hY'XYg': i » VU`gž'X]Y'V]g']b'X]Y'ZfØ\Yb  
ϕXi ghf]U`g]Yfi b[ gnY]hYb'9b[ `UbXg'ni fØW\_fY]W hž'\ Uh'V]g'\ Yi hY  
j ]Y'Y': UW hYb'i bX'<YfUi gZc fXYfi b[ Yb'\Yfj cf[ YVfUW h': fØ\YfY  
6U`gd]Y'Y']b'j YfgW ]YXYbYb' ? i`hi fYb'\UVYb'XUg'a cXYfbY'Gd]Y`  
VYY]bZi ggh'i bX'ghfi \_hi f]Yfh"Gc'k i fXYb'VY]gd]Y`gk Y]gY'ja`%%"  
ϕ\ f\ i bXYfh'i bhYf'hØf\_]gW Yb'J Ò`\_Yfb'Gd]Y'Y'dcdi`Åfž'k Å\ fYbX  
X]Y`Å'hYghYb': i » VU`fY[ Y`b']b'9b[ `UbX'i a`X]Y`A ]hY'XYg'%- "  
ϕ\ f\ i bXYfhg'ZYgh[ Y`Y[ h'k i fXYb'"8]Y'9bhk ]W`i b[ `XYg': i » VU`g']gh  
Y]b'ZUgn]b]YfYbXYg'H\Ya UžXUg'XUg'9fVY'XYg'Gdcfhg'V]g'ni f  
; fØbXi b[ `XYg'8Yi hgW Yb': i » VU`!6i bXYg'fB: 6E'a`ϕ\ f'%- \$\$  
i bX'XUfØVYf'\]bUi g'VY`Yi W hYhž'k ]Y']b'K ]\_]dYX]U`Ui gZØ\ f`]W  
VYgW f]YVYb'k ]fX"

8YhU]`g	
C fh	A ØbW Ybž'8Yi hgW `UbX
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "a Yf_i f"XY</li><li>• UdbYk g"Wĉa</li><li>• XY"a "k ]_]dYX]U"cf[</li></ul>

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