

BcfU? fi [ . '9a ch]cbU`Y`J cf`Ygi b[ 'ØVYf  
? f]Y[ 'i bX`9a dUh\ ]Y`]b`@UbXUi °

BcfU? fi [ ` \À`h`U`g`DcYh]\_XcnYbh]b`Ub`XYf`i b]`@UbXUi `Y]bY  
J cf`Ygi b[ 'ØVYf`9a dUh\ ]Y`]b` ; fUd\ ]WBcj Y`gž`X]Y  
? f]Y[ gU`hU[ `VY`Yi W\hYb"



@UbXUi ž`8Yi hgW\ `UbX`!`5a`%"`A U] &\$&) `V`]W`h`X]Y`hYfUf]gW\ Y  
K`Y`h`Ui`Z`X]Y`j`]Y`gW\]W\h][`Y`5fVY]h`j`cb`BcfU?fi [ ž`Y]bYf`XYi hgW\!  
Ua`Yf]\_Ub]gW\Yb`5i`hcf]b`i`bX`?`Øbgh`Yf]bž`X]Y`Xi`fW`]\fY` ; fUd\ ]W  
Bcj`Y`<Y]a`Uh`]bhYfbUh]cbU`Y`5bYf`\_Ybbi`b[ `Yf`Ub[ hY`" ? fi [ ` \À`h`  
XYfnY]h`Y]bY`J cf`Ygi b[ `U`g`DcYh]\_XcnYbh]b`Ub`XYf`i b]j`Yfg]h`Àh  
@UbXUi`i`bX`bi`hnh`]\fY`D`UhhZcfa`ž`i`a`X]Y`?`fUZh]`cb`6]`XYfb`i`bX  
=i`ghfUh]cbYb`ni`j`Yfa`]hhY`b`"i`b`Àb[`gh`Yf`\_`ÀfhY`g]Yž`XUgg`X]Y  
GW\UZZ`b[`j`cb`?`i`bgh`U`g`Y]bY` : cfa`XYf`9a`dUh\ ]Y`VYhfUW\hYh  
k`YfXYb`gc`hY`"8]Y`Ghi`X]YfYbXYb`Yf`YfbYbž`XUgg`9a`dUh\ ]Y`XYf  
GW\`ØggY`ni`\_f]h]gW\Yb`H\Ya`Yb`k`]Y`?`f]Y[`ž`HmfUbbY]`i`bX  
dYfg`Øb`]W\Ya`J`Yf\`U`hYb`gY]b`\_Ubbž`k`]Y`F` \ `Y]bd`ZU`n`VYf]W\hYh"

BcfU? fi [ ` \Uh]b`YhnhYf`NY]h`]\fY`\_fYUh]j`Yb`6Ya`Ø\i`b[`Yb`Ui`Z`X]Y

U\_hi Y`Yb`\_f]Y[ Yf]gWXYb`5i gY]bUbXYfgYmi b[ Yb`]b`XYf`I`\_fU]bY  
\_cbnYbhf]Yfh" ðgd]f]Yfhj`cb`XYb`dYfgÒb`]WXYb`6Yf]WXYb`XfY]Yf  
nYbhfU`Yf`:[ i fYb` `Y]bYf`i`\_fU]b]gWXYb`æi fbU`]gh]b`Ui`g`?]Yk`i`bX  
Y]bYa`fi`gg]gWXYb`?Øbgh`Yf`Ui`g`GUb`\_h`DYhYfgVi`f[ ` `Xc`\_i`a`Ybh]Yfh  
?fi`[ `XYfYb`9fZU\fi`b[ Yb`]a` `?cbhYI`h`XYg`I`\_fU]bY!`?f]Y[ `g`8Yf  
fi`gg]gWXY` , VYfZU` `Ui`ZX]Y`I`\_fU]bY`Ua` `&(`":`YVfi`Uf`&\$&&`k`i`fXY  
ni`a` `5i`g[ Ub[ `gdi`b`\_h`] \fYf`XYhU`]`]YfhYb`9fnÅ` `i`b[ Yb`"8]Y  
æi`fbU`]gh]bž`X]Y`Ui`g`?]Yk` `gh]Ua`a`hi`bX`nk`Y`]`?]bXYf` \Uhž`gW]W\_hY  
]\fY`:`Ua` `]Y`ni`f`G]WXYf`Y]h`bUW`8`ÅbYa`Uf`ž`k`Å` \fYbX`XYf  
?Øbgh`Yfž`XYf`Ui`W`J`UhYf`]ghž`a` `]h`XYf`C` \ba`UW`hi`bX`XYf  
DUgg]j`]hÅ`h`Ub[ `Yg]W`hg`XYg`?`cbZ`\_hg`\_`Åa`dZh`8Yf`?Øbgh`Yf` `Y` \bh  
Di`h]b`i`bX`XYb`?`f]Y[ `UV`i`bX` \Uh`XYb`K`i`bgW`ž`]b`X]Y`9I  
Ui`gni`k`UbXYfbž`g]Y`h`g]W` `YXcW`XUVY`]a` `]h`Yf` \YV`]WXYb  
<YfUi`gZc`fXYfi`b[ Yb`\_cbZ`cbh]Yfhž`k`]Y`GF`:`XUfghY`h`"

## 8]Y`VYgcbXYfY`8UfghY``i`b[ `j`cb`9fZU\fi`b[ Yb

ð`] \fYa`K`Yf`\_VY`Yi`W`hYh`?fi`[ `X]Y`i`bhYfgW]YX`]WXYb  
DYfgdY\_h]j`Yb`XYf`VY]XYb`DfchU[ `cb]ghYbž`]bXYa` `g]Y`] \fY  
5i`ZhY]W`bi`b[ Yb`[ `Y[ `Yb`ØVYfghY`h`"8]Y`æi`fbU`]gh]b`gW`fY]Vh`Ui`Z  
[ `Y`VYa` `DUd]Yfž`XYf`?Øbgh`Yf`Ui`Z`V`Ui`Ya` `DUd]Yf`"8]YgY`j`]gi`Y`Y  
8]ZYfYbn]Yfi`b[ `gW`UZh`Y]bY`VYgcbXYfY`GdUbbi`b[ `i`bX`j`Yf`Y] \h  
XYb`9fnÅ` `i`b[ Yb`Y]bY`h]YZfY`8]a`Ybg]cb`"K`Å` \fYbX`X]Y  
æi`fbU`]gh]b`ØVYf`@YVYb`i`bX`HcX`VYf]W`hYhi`bX`Yb[ `U[ `]Yfh`ZØf`XUg  
K`c` \`]\fYf`6Øf[ `Yf`\_`Åa`dZh`ž`Ybhk`]W`Y`h`XYf`?Øbgh`Yf`Y]bY`[ `Yk`]ggY  
8]ghUbn`ni`a` `?f]Y[ `i`bX`Y]XYhi`bhYf`XYa` `;`YZØ` \`XYf`C` \ba`UW`h`  
?fi`[ `g`6i`W` ` `a` `?f]Y[ ` `k`]fX`b]W`h`U`g`@]Y`!H]W`Yf`VYgW`f]YVYbž  
gcbXYfb`U`g`Y]b`fi` \][ `Ygž`]bh]a`Yg`8c`\_i`a`Ybhž`XUg`XYb`5`hU[ `]a  
I`\_fU]bY!`?cbZ`\_hY]bZ`Åb[ `hi`bX`k`i`fXY`&\$&` `ZØf`XYb`Di` `]hnYf!DfY]g  
bca`]b]Yfh`"

8]Y`6YXYi`hi`b[ `j`cb` ; fUd` \]WB`cj`Y`g`]b`XYf`8UfghY``i`b[ `gc`WXYf  
9fZU\fi`b[ Yb`k`]fX`Ui`W`X`i`fW`U`UXYa`]gWXY`I`bhYfgi`W`i`b[ Yb  
i`bhYfghf]WXYb`"9]b`:`c`fgW`i`b[ `gdfc`Y`\_h`XYf`I`b]j`Yfg]hÅ`h`<Ua`Vi`f[ `ž  
[ `Y`Y]hYh]j`cb`DfcZ`8f`"5ghf]X`6Ø[ `Yfž` \Uh`g]W` `a` `]h`XYf`9bhk`]W`\_i`b[  
j`cb`]bbc]Uh]j`Yb`:`c`fa`UhYb`]bbYf`U`V`XYf` ; fUd` \]WB`cj`Y`g`VY`ZUggh`  
N]Y`[ `fi`ddYb`g]bX`9fk`UW`gYbY`a` `]h`Y]bYf`j`YfhfUi`hYb  
A`YX]Yb`gcn]U`]gUh]cb`"8Ug`Dfc`Y`\_h`h`Ya`Uh]g]Yfh`?f]gYbd` \Åbca`YbY

k ]Y`HcX`i bX`HYffcf]ga i g`i bX`i bhYfgi W hž`k ]Y` ; fUd\]WBcj Y`g hfUi a Uh]g]YfYbXY`9fZU\fi b[ Yb`bYi`XUfghY`Yb"8]Y` : cfgWXYf Uf[ i a Ybh]YfYbž`XUgg` ; fUd\]WBcj Y`g`U`g`mVf]XYg`A YX]i a ]bhYfYggUbh`g]bXž`XU`g]Y`gW`f]Zh`W`Y`i bX`j ]gi Y`Y`9`Ya YbhY`\_ca V]b]YfYbž`k Ug`g]Y`VYgcbXYfg`[ YY][ bYh`a UW hž`i a `gW`k ]Yf][ Y H\Ya Yb`Ubni [ Y\Ybž`k ]Y`XUg`G@A`XUF`Y[ h`

## 9]b`A YX]i a`XYf`9a dUh\]Y`i bX`F YZ`YI ]cb

8]Y`HfUbgZcfa Uh]cb`j cb`gdFUW`]W`Ybž`U`i gh]gW`Yb`i bX`j ]gi Y`Y`b 9`Ya YbhYb`]bbYf\U`V`XYf` ; fUd\]WBcj Y`g`Yfa Ò[ `]W`h`Ygž`\_ca d`YI Y`H\Ya Yb`ni`j YfUfVY]hYb`i bX`Y]b`gdYn]Z]gW`Yg`Àgh\Yh]gW`Yg`9f`YVb]g`ni`gW`UZZYb"8]Y`]bhYfa YX]U`Y`GYa Ubh]\_ž`X]Y`XUVY]`YbhghY`hž`]bj`c`j ]Yfh`X]Y`@YgYf]bbYb`U`\_h]j`i bX`Yf`Ui Vh`Y]bY`h]YZY`X`Ybh]Z]\_Uh]cb`a`]h`XYb`DYfgdY`\_h]j`Ybž`X]Y`]b`XYb` ; YgW`]W`hYb`XUf[ YghY`h`k YfXYb" `BcfU`?fi [ g`5fVY]hYb`]b`J YfV]bXi b[ `a`]h`XYb`9f`\_Yb`hb]ggYb`XYf` : cfgW`i b[ `j`YfXYi`h`]W`Ybž`k ]Y`YggYbn]Y`9a dUh\]Y`i bX`Ya`ch]cbU`Y`J YfV]bXi b[ `]b`XYf`U`\_hi Y`Y`b`@]hYfUhi`f`i bX`?i bgh`g]bX"8]Y`]bbcj Uh]j`Y`J Yf`\_bØdŽ`b[`j`cb`NY]W`bi b[ `i bX`9fn`À`i b[ `U`h`XUg`DchYbn]U`ž`X]Y`K U\fbY`a`i b[ `j`cb`?f]Y[ Yb`i bX`XYfYb`5i`gk ]f`\_i b[ Yb`Ui`Z`XUg`]bX]j ]Xi Y`Y`@YVYb`[ fi bX`Y[ YbX`ni`VYY]bZi`ggYb`"

8YhU]`g	
JcfZU``	Gcbgh][ Yg
Cfh	@UbXUi ž`8Yi hgW`U`bX
Ei Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "f\Y]bdZU`n"XY</li> <li>• k k k "gfZ"W</li> <li>• k k k "g`a "i b]!\Ua Vi f[ "XY</li> </ul>

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