

# GWX ]W\_gU`gk U\ ``]b `Dc`Yb. `HfnUg\_ck g\_]` cXYf`B Uk fcW\_]` `k Yf`[ Yk ]bbh3

DfÄg]XYbhgW UZhkg U\ ``]b `Dc`Yb`Ua `%, "A U]`&\$&) .  
HfnUg\_ck g\_]`j g`"B Uk fcW\_]"`5i gk ]f\_i b[ Yb`Ui Z9I !Dc`h]\_`i bX  
XYi hgWXY`6Yn]Y\i b[ Yb"



K UfgWUi ž`Dc`Yb`!`5a` `&%"A U]`&\$&) `ghY\Yb`]b`Dc`Yb`X]Y  
DfÄg]XYbhgW UZhkg U\`Yb`Ubž`X]Y`U`g`f]W`hi b[ gk Y]gYbX`Z0f`X]Y  
ni`\_0bZh][ Y`dc`h]gWXY`5i gf]W`hi b[ `XYg`@UbXYg`[ Y`hYb``8Yf  
gWXY]XYbXY`DfÄg]XYbh`5bXfnY`^8i` XUž`XYf`XUg`5a` h`gY]h`nY\`b  
`U\`fYb`VY`\_Y]XYhž`hf]h`b]W`h`a` Y\`f`Ub``8]Y`<`Ui`dh`UbX]XUhYb`g]bX  
XYf`^]VYfU`Y`F`UZU`HfnUg\_ck g\_]`i bX`XYf`fYW`hgbUh]cbU`]gh]gWXY  
?Ufc`"B Uk fcW\_]`"

HfnUg\_ck g\_]ž`XYf`60f[ Yfa Y]ghYf`j`cb`K UfgWUi ž`Z0\`fh`XYfnY]h]b  
XYb`l`a`ZfU[ Yb`a` ]h`Yhk`U``&ž) i` `Ni`gh]a`a`i`b[ ž`k`A\`fYbX`B Uk fcW\_]ž  
i`bhYfgh0hnh`j`cb`XYf`bUh]cbU`\_cbgYfj`Uh] Yb`DUfhY]`D]Gž`VY]`fi`bX  
&) i` ``Y[ h`8]Y`K`U\``\`Uh`XUg`DchYbn]U`ž`X]Y`6Yn]Y\i`b[ Yb`Dc`Ybg  
ni`f`9i`fcdÄ]gWXYb`l`b]cb`i`bX`ni`8Yi`hgW`UbX`Yf\`YV`]W`ni  
VYY]bZi`ggYbž`k`cVY]`HfnUg\_ck g\_]`Z0f`Y]bY`Yb[ YfY`?`ccdYfUh]cb`a` ]h  
XYf`9I`Y]bhf]hž`k`A\`fYbX`B Uk fcW\_]`bUh]cbU`Y``b`hYfYggYb`VYhcbž

XUfi bhYf'Y]bY'?'f]h]\_Ub'XYf'9I !A ][ fUh]cbg! 'i bX'5gm'dc`h]\_"

### < ]bhYf[ fi bX'XYf'? UbX]XUhYb

F UZU 'HfnUg\_ck g\_]ž') ' 'š\ fY'U'hž]gh'dfca cj ]YfhYf'Dc`]hc`c[ Y'i bX  
\ Uh'Ub'I b]j Yfg]hÀhYb']b'K UfgWUi ž'CI Zc fX'i bX'DUf]g'ghi X]Yfh''9f  
gdf]W h'Z0bZ: fYa XgdfUWYb'i bX'gYmh'g]W'Z0f': fUi Yb!'i bX'@ 6H!  
F YW hY'Y]b''Ni XYa 'i bhYfgh0mh'Yf'X]Y'@[ U`g]Yfi b[ 'j cb  
5VhfY]Vi b[ Yb'V]g'ni f'nk 0'ZHYb'GWk Ub[ YfgW UZhgc WY''GY]b  
dc`h]gWYg'Dfc[ fUa a 'n]Y'h'XUfUi ZUVž'X]Y'XYi hgW!dc`b]gWYb  
6Yn]Y\i b[ Yb'ni 'ghÀf\_Yb"

? Ufc`'BUk fcW\_]ž' ( &'š\ fY'U'h'i bX'8]fY\_hc f'XYg' ðgh]hi hg'Z0f  
BUh]cbU'Yg'; YXYb\_Ybž'k ]fX'U'g' 60f[ Yf\_UbX]XUh 'VYnY]W bYh"  
I bhYf'gY]bYb'K U\`\_Ua dZ\Ya Yb'Z]bXYb'g]W': cfXYfi b[ Yb'bUW  
?f]Y[ gfYdUfUh]cbYb'j cb'8Yi hgW`UbX'i bX'ghfYb[ YfYb  
; fYbn\_cbhfc`Yb''BUk fcW\_]hfUZ\_0fn`]W'8cbU'X'Hfi a dž'k Ug  
: fU[ Yb'ni f'a 0[`]WYb'9]bZi ggbU\ a Y'Ui ZX]Y'dc`b]gWYb'K U\`Yb  
Ui Zk ]fZh"

### K U\`\_Ua dZ'i bX'9]bZi ggZU\_hc fYb

ðg[ YgUa h'fYW bYb'dc`h]\_k ]ggYbgW UZh]WY'5bU'mgYb'a ]h'V]g'ni  
%' '?'UbX]XUhYbž'Z0f'X]Y'X]Y'K A\`Yf'a Y\`f'U'g'%'\$"\$\$\$  
I bhYfgWf]ZhYb'gUa a Y'b'a i gghYb''8Yf'5i g[ Ub[ 'XYf'K U\`\_0bbhY  
b]W h'bi f'X]Y'A UW h] Yf\À'hb]ggY'ja '@UbX'j YfAbXYfbž'gcbXYfb  
Ui W'X]Y'Ni gUa a YbUfVY]h'a ]h'XYf'9I 'VYY]bZi ggYb''9I dYfhYb  
k UfbYb'ni XYa 'j cf'Y]bYf'a 0[`]WYb'fi gg]gWYb'9]bZi ggbU\ a Yž  
VYgcbXYfg'0VYf'gcn]U'Y'A YX]Yb"

8]Y'K U\`k ]fX'ni XYa 'U'g'FYZfYbXi a '0VYf'X]Y'bYi Y  
FY[ ]Yfi b[ g\_cU`]h]cb'i bhYf'8cbU'X'Hi g\_'VYhfUW hYhž'X]Y'Ua '%' "  
8YnYa VYf'&\$&' 'j YfY]X][ h'k i fXY''9]b'G]Y[ 'j cb'HfnUg\_ck g\_]  
\_0bbhY'ni 'FYZcfa Yb'ja 'ž gh]nk YgYb'i bX'Y]bYf']bg[ YgUa h'dfc!  
Yi fcdÀ]gWYb'Dc`h]\_Z0\ fYbž'k À\ fYbX'BUk fcW\_]g'G]Y[ 'Y]bY  
: cfhgYhni b[ 'XYf'V]g\Yf][ Yb'6`cW\_UXYdc`h]\_VYXYi hYb'\_0bbhY"

# K Å\`Yfj Yf\ U`hYb`i bX`A cV`]g]Yfi b[

8Yf`K U\`Ui g[ Ub[ `k ]fX`Ui W\`j cb`XYf`K Å\`Yfa cV`]g]Yfi b[  
 UV\`Åb[ Yb`` ð`GhÅXhYb`k ]Y`G i V]W\`ZØfW\hYb`X]Y`6Yk c\`bYfž`XUgg  
 dc`]h]gW\Y`9bhgW\Y]Xi b[ Yb`bY[ Uh]j Y` : c`[ Yb`ZØf`]\f`hÅ[ `]W\Yg  
 @YVYb`\UVYb`\_ØbbhYbž`k cVY]`hÅ[ `]W\`V]g`ni`%+`\$\$\$  
 ; fYbnØVYfhf]hhY`ghUhhZ]bXYb``HfnUg\_c k g\_]`d`Ubhž`X]Y  
 ; fYbn\_cbhfc``Yb`ni`8Yi hgW\`UbX`Ui Zni` \YVYbž`k Å\`fYbX`BUk fcW\_]`  
 Y]bY`UbXYfY`F]W\hi b[ `VYj cfni [ h"

8]Y`K U\``Uh`XUg`DchYbn]U`ž`X]Y`ni`\_ØbZh][ Y`9bhk ]W\_`i b[ `Dc`Ybg  
 Yf\`YV`]W\`ni`VYY]bZi ggYb``Gc``hY`b]Ya UbX`]a`YfghYb`K U\`[ Ub[  
 X]Y`YfZcfXYf`]W\Y`A Y\`f\Y]hj`cb`) \$i`YffY]W\Ybž`\_ØbbhY`Y]bY  
 Gh]W\k U\`Ua`%`ž`b]`&\$&)`bchk YbX][ `k YfXYbž`i a`Y]bYb`\_UfYb  
 G]Y[ Yf`ni`VYgh]a`a`Yb``Qcd!cb`]bYQVYf]W\hYhj`cb`Y]bYf  
 K U\`VYhY`]][ i b[ ž`X]Y`nk ]gW\Yb`\* & i`i bX`,`+i`dfc[ bcgh]n]Yfh`k ]fXž  
 k Ug`Ui Z`X]Y`F`Y`Yj`Ubn`X]YgYf`K U\`ZØf`X]Y`dc`b]gW\Y`6Yj`Ø`\_Yfi b[  
 \]bk Y]gh"

ðg[ YgUa`h`nY][ h`XYf`VYj`cfghY\`YbXY`K U\`\_Ua`dZ`b]W\h`bi`fž`k ]Y  
 g]W\`Dc`Yb`]b`XYb`\_ca`a`YbXYb`]U\`fYb`Ybhk ]W\_`Y`b`\_ØbbhYž  
 gcbXYfb`Ui`W\ž`k`Y`W\Y`F`c``Y`Yg]bbYf\`U`V`XYf`9i`fcdÅ]gW\Yb`i`b]cb  
 i`bX`]b`XYb`]bhYfbUh]cbU`Yb`6Yn]Y\`i`b[ Yb`Y]bbY\`a`Yb`a`ØW\hY`"  
 QVV&( Qi`bX`Q`dVQVY`Yi`W\hYbž`k ]Y`Yb`hgW\Y]XYbX`X]Y`K U\`ZØf`X]Y  
 dc`]h]gW\Y`ž`Ybh]hÅ`hi`bX`X]Y`k ]fhgW\UZh]W\Yb`DYfgdY`\_hj`Yb`Dc`Ybg  
 ]gh"

8YhU]`g	
J c f Z U ``	K U\`Yb
C fh	K UfgW\Ui ž`Dc`Yb
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "cd!cb`]bY"XY</li> <li>• k k k "fVV&amp;( "XY</li> <li>• k k k "VdV"XY</li> </ul>

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