

GW i ggk YW gY`' ]b`? UgW a ]f. `GdUbbi b[ Yb  
nk ]gW Yb`≠X]Yb`i bX`DU\_]ghUb`ghY][ Yb`°

GW i ggk YW gY`'nk ]gW Yb`≠X]Yb`i bX`DU\_]ghUb` ]b`? UgW a ]f.  
GdUbbi b[ Yb`ghY][ Yb`bUW`5b[ f]ZZ`Ui Z`Hci f]ghYbž  
8 ]d`ca UhYb`Ui g[ Yk ]YgYb"



DU\ U`[ Ua ž`≠X]Yb`!`≠`XYf`i a ghf]hhYbYb`FY[ ]cb`? UgW a ]f`\_Ua  
Yg`YfbYi h`ni`GW i ggk YW gY`b`nk ]gW Yb` ]bX]gW Yb`i bX  
dU\_]ghUb]gW Yb`Gc`XUhYb`"8 ]YgY`bYi Yb`J cfZ`Y`YFY][ bYhYb`g]W` ]b  
XYf`B UW h`ni` [ YghYfb`i bX`g]bX`VYfY]hg`X]Y`nk Y]hY`B UW h` ]b` : c`[ Yž  
]b`XYf`Yg`ni`gc`W Yb`5i gY]bUbXYfgYhni b[ Yb`\_ca a h`≠X]gW Y  
6Yf]W hY` [ YVYb`Ubž`XUgg`a Y`fYfY`dU\_]ghUb]gW Y`A` ]`h`fd`c`ghYb  
i bdfcj`cn]Yf`h`a` ]h`Y]W hYb`K UZYb`VYgW`cggYb`k i fXYbž`k cfUi Z` ]b  
]bX]gW Y`Gc`XUhYb`Ub[ Ya YggYb`fYU[ ]YfhYb`"6]g\Yf`"Y[ Yb`\_Y]bY  
≠Zcfa Uh]cbYb`ØVYf`a Ò[ `]W Y`CdZYf`Ui Z` ]bX]gW Yf`GY]hY`j cfž`i bX  
Ui g`DU\_]ghUb`k i fXY`XYf`J cfZU`bcW`b]W h`VYgh`h][ h`A` ]`h`f`g  
j Yfa i hYbž`XUgg`X]Y`dU\_]ghUb]gW Y`5fa YY`X]Y`K UW`gUa`\_Y]h  
]bX]gW Yf` ; fYbndc`ghYb`hY`ghYb`\_ÖbbhY`"8 ]Y`GW`ØggY`Z]Y`Yb`Ua  
ZU\_h]gW Yb` ; fYbnj Yf`Ui Z`nk ]gW Yb`XYb`j cb`VY]XYb`@AbXYfb

\_cbhfc`YfhYb`HY]Yb`? UgWka ]fgz`b`Y]bYa` ; YV]YhZ`XUg`U`[ Ya` Y]b  
U`g`YI hfYa` Ub[ YgdUbbh[ ]hZ`YXcWk`]b`XYb`YhnhYb`X\`fYb`fY`Uhj  
fi` \[ `k`Uf`"8]YgY`YfbYi`hYb`GdUbbi`b[ Yb`Zc`[ Yb`Y]bYa` `Øb[ ghYb  
HYffcfUbgWk`U[ `ja` ]bX]gWk`j`Yfk`U`hYhYb`HY]`? UgWka ]fgz`VY]`XYa  
&\*`A`YbgWYbZ`j`cfbY`a` `]Wk`]bX]gWk`Y`Hci`f]ghYbZ`[ YhØhYh`k`i`fXYb`  
`X]Yb` \`Uh`DU\_]ghUb`Y]bY`6YhY]]`[ i`b[ `Ub`X]YgYa` `5bgW`U[  
j`cf[ Yk`cfZYbZ`k`Ug`j`cb`DU\_]ghUb`j`Y`Ya` Ybh`ni`fØW`[ Yk`]YgYb`k`]fX`

`X]Yb` \`Uh`U`g`FYU`\_h]cb`Ui`Z`XYb`HYffcfUbgWk`U[ `i`b`X`X]Y  
UbgWk`]Y`»`YbXYb`5i`gY]bUbXYfgYhni`b[ Yb`a` ]h`DU\_]ghUb` \`UfhY  
A`U`»`bU`a` Yb`Yf[ f]ZZYb`"DfYa` ]Yfa` ]b]ghYf`B`UfYbXfU`A`cX]`VfUWk  
Y]bY`5i`g`UbXgfY]gY`UVZ`i`a` `Y]bY`6YfUhi`b[ `a` ]h`gY]bYa  
G]Wk`Yf`Y]hg\_UV]bYh`Y]bni`VYfi`ZYb`"5a` `HU[ `bUWk`XYa` `5bgWk`U[  
k`i`fXY`XYf` ; fYbnØVYf[ Ub[ `5hUf]!K`U[ U\` [ YgWk`cgYb`i`b`X`J]gU!  
9f`Y]Wk`hYfi`b[ Yb`ZØf`dU\_]ghUb]gWk`Y`GhUUhgUb[ Y`Øf][ Y`k`]XYffi`ZYbZ`  
k`cVY]`DU\_]ghYb`]b``X]Yb`XUni` `j`YfdZ]Wk`hYh`k`i`fXYbZ`]bbYf`U`V`j`cb  
( , `Ghi`bXYb`Ui`gni`fY]gYb`"5i`Z`X]d`ca`Uh]gWk`Yf`9VYbY`k`i`fXY`XUg  
DYfgcbU` `]b`VY]XYb`@`AbXYfb`Ui`Z`Yk`Y]`g`" \$`DYfgcbYb`fYXi`n]YfhZ`  
i`b`X`DU\_]ghUb`k`]Yg`]bX]gWk`Y`A` ]`h`AfUhhUWk`Å`g`Ui`g`"8]Yg`g]b`X  
g][ b]Z\_]Ub`hY`GWk`f]hYh`Z`X]Y`Ui`Z`X]Y` [ YgdUbbhYb`6Yn]Y`i`b[ Yb  
nk`]gWk`Yb`XYb`VY]XYb`5hca`a` ÅWk`hYb` \]bk`Y]gYb`"

## K`UWk`gYbXY`9g`\_U`Uh]cb`i`b`X`[`Y`cdc`]h]gWk`Y` 6YXY`i`hi`b`[

9I`dYfhYb`k`UfbYb`j`cf`XYf`c`Yb` ; YZU`f`Y]bYf`9g`\_U`Uh]cbZ`  
]bgVYgcbXYfY`bUWk`k`Y]hYfYb`HYffcfUbgWk`Å[ Yb`cXYf`a` ]`h`Åf]gWk`Yb  
J`Yf[ Y`hi`b[ ga`U`»`bU`a` Yb`"8Yf`U`fnY`b`hY`Ub[ Y`?`UgWka`]f!`?`cbZ`]\_h  
Zc`[ h`Ui`Z`X]Y`HY]i`b[ `6f]h]gWk`!`X]Ybg`]a` `X\`f`%-` ( `+`Z`X]Y`ni`f  
9b`hghY`i`b[ `XYf`VY]XYb`f]`U`]g]YfYbXYb`GhUUhYb``X]Yb`i`b`X  
DU\_]ghUb`ZØ`fhY`"6Y]XY`B`Uh]cbYb`VYUbgdfi`Wk`Yb`X]Y`FY[ ]cb  
j`c`gh`Å`b`X][ `]`X]Yb`\_cbhfc`Yfh`XYb`gØX`]Wk`Yb`i`b`X`Øgh]Wk`Yb`HY]`Z`  
DU\_]ghUb`XYb`bcfXk`Ygh]Wk`YbZ`i`b`X`7` \]bU` \`Å`h`YVYbZU`g`Y]b  
\_`Y]bYg` ; YV]Yh`"8]YgY`ghfUHY[ ]gWk`VYXYi`hgUa`Y`FY[ ]cb`]gh`ghUf`\_  
a`]hUf]g]YfhZ`a` ]h`nY`b`h`Ui`gYbXYb`Gc`XUHYb`Ybh`Ub[ `XYf  
?`cbhfc``]b]Y`" < ]ghc`f]gWk` [ YgY`Yb` \`UVYb``X]Yb`i`b`X`DU\_]ghUb  
VYfY]hg`XfY]?`f]Y[ Y` [ YZØ`fhZ`i`b`X`X]Y`i`bg]Wk`Yf`Y]h`ØVYf`XYb`GhUhi`g  
?`UgWka`]fg`V`Y]Vhi`b[ Y`Øgh`"

ðZc`[ Y`XYf`Øb[ ghYb`U[ [ fYgg] Yb`HU\_h]\_Yb`\Uh`ðX]Yb`X]Y  
 Gi gdYbX]Yfi b[ `XYg`ðXi g!K UggYfj YfhfU[ g`j cb`%- \*\$  
 Ub[ Y\_ØbX][ hž`k Ug`DU\_]ghUb`U`g` ?f]Y[ gU\_h`VYnY]WbYh`i bX  
 k Y]hfY]WbYbXY` : c`[ Yb`ZØf`X]Y`K UggYfj Yfgcf[ i b[ `]b`XYa`@UbX  
 \UVYb`\_ØbbhY`"K Å\fybXXYggYb`\Uh`DU\_]ghUb`a` ]]hÅf]gWbY  
 , Vi b[ Yb`]a` `5fUV]gWbYb`A YYf`UV[ YgWb`cggYb`i bX`F U\_YhYbhYghg  
 Xi fWb[ YZØ\fhž`i a` `gY]bY`J YfhY]X][ i b[ gVYfY]hgWbUZh`ni  
 XYa`cbghf]YfYb`"8]YgY`9bhk`]W`i b[ Yb`a` UWbYb`XYi`h`]Wb`ž`XUgg`X]Y  
 GdUbbi b[ Yb`b]Wb`h`bi`f`fY[ ]cbU`ž`gcbXYfb`Ui`Wb`[ Ycdc`]h]gWb  
 Yf\YV`]WbY`5i`gk`]f`i b[ Yb`\UVYb`\_ØbbhYb`"8]Y`J`YfY]bhYb  
 BUh]cbYb`fi`ZYb`ni`f`a`UI`]a`U`Yb`Ni`fØW`\U`hi`b[ `Ui`Z`i`bX`Zc`fXYfb  
 @Øgi`b[ Yb`Xi`fWb`8]U`c[ `nk`]gWbYb`XYb`VY]XYb`GhUUhYb`

8YhU]`g	
J`c`f`ZU``	HYffcf]ga`i`g
C`f`h	DU`U`[`Ua`ž`ðX]Yb
J`Y`f`Y`hnhY	&*
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k k k "gUYWb`g]gWbY`"XY</li> <li>• k k k "nXZ"XY</li> <li>• k k k "hY`Ydc`]g"XY</li> </ul>

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