

; UnU! ? f]gY `Yg\_U`]Yfh. `8 Yi hgW\ `UbX `i bX  
X]Y `V]hhYfY `A ]hgW\ i `X °

8 ]Y `? f]gY `ja ; UnUghfY]ZYb. `N]j ]`ghYb ``Y]XYb `i bhYf`XYa  
?cbZ]\_hžk À\fybX`]bhYfbUh]cbU`Y`FYU\_h]cbYb `i bX`@Øgi b[ Yb  
YfØfhYfh`k YfXYb"



; UnUž`DU`Àgh]bYbg]gW\ Y ; YV]YhY `!`8 ]Y `G]hi Uh]cb `]a  
; UnUghfY]ZYb ]gh`k Y]hYf\]b`\_UhUghfcd\U``5\_hi Y``Y`6Yf]W\hY`nY][ Ybž  
XUgg`X]Y`]gfUY`]gW\Y`FY[ ]Yfi b[ `Y]bYb`?f]Y[ `] Y[ Yb`X]Y`<Ua Ug  
ZØ\fhžk cVY]`nU\`fY]W\Y`n]j ]Y`C dZYf`]b`?Ui Z[ Ybca a Yb`k YfXYb  
a ØggYb``5a `]J cfhU[ `k i fXYb`ØVYf`) \$`A YbgW\Yb`[ YhØhYhžk Ug`X]Y  
VYfY]hg`Ub[ YgdUbbhY`@U[ Y`k Y]hYf`j YfgW\`ÀfZh``8 ]Y `a ]`h`Àf]gW\Yb  
5b[ f]ZY`g]gfUY`g`ZØ\fyb`ni `Y]bYa `a Ug]j Yb`5bgh]Y[ `XYf`J Yf`YhnhYb  
i bX`HchYbž]bgVYgcbXYfY`i bhYf`XYb`N]j ]`ghYbž`X]Y`i bhYf`X]YgYb  
6YX]b[ i b[ Yb``Y]XYb`a ØggYb```b`X]YgYa `?cbhYI h`k ]fX`Ui W\`X]Y  
F c``Y`XYf`]bhYfbUh]cbU`Yb ; Ya Y]bgW\Užhž]bgVYgcbXYfY`XYf`I G5ž  
\_f]h]gW\` \]bhYfZFU[ h``8 Yi hgW\ `UbXž`\]ghcf]gW\ `Ub`XYf`GY]hY`g]gfUY`g  
ghY\YbXž]g]Y\h]g]W\`XYf`a cfU]gW\Yb`J YfdZ]W\hi b[ `Ui g[ YgYhnhž  
g]W\`Ui W\`[ Y[ Yb`?f]Y[ ]gj YfvfYW\Yf`ni `dcg]h]cb]YfYbžk À\fybX`X]Y

ÖZYbñ]WXY`5i Za Yf\_gUa \_Y]h`Ui ZXUg; YgWXY\Yb`ja `BU\Yb`CghYb  
UVb]a a hž`k ]Y`h!`c`b`]bY`"XY`VYf]WXYh`h"

8]Y`]gfUY`]gWXY`FY[ ]Yfi b[ `k`]fX`]a a Yf`k ]YXYf`j`cb  
fYWXhgYI hfYa Yb`?fÄZhYb`]bbYf\U`V`]\fYf`FY]\Yb`i bhYf`8fi W\_  
[ YgYhnhž`X]Y`Y]bY`J YfhfY]Vi b[ `XYf`DU`Ägh]bYbgYf`bUWX`Y`[ mdhYb  
UbghfYVYb`"8]YgY`U[ [ fYgg]j Yb`GhfUHY[ ]Yb`i bX`X]Y`6YfY]hgWUZhž  
n]j ]Y`C dZYf`ni `U\_nYdh]YfYbž`gWUZYb`Y]b`[ YZÄ`f`]WXYg`?`]a Už`XUg  
g]WXY`b]WXY`h`bi`f`]b`XYb`gc`n]U`Yb`A YX]Ybž`gc`bXYfb`Ui`WXY`Ui`ZXyb  
GhfU» Yb`XYg`@UbXYg`[ YgY`gWUZh]WXY`Ui`gk`]f`h`DfchYghY`[ Y[ Yb  
=gfUY`]g`i bX`ž`XYbž`VY]`XYbYb`XYf`?`cbZ]\_h`a`]h`XYa``<`c`c`WUi`gh  
j`Yf[ `]WXYb`k`]fXž`g]bX`X]Y`i`c`[ Y`"8 Ug`8 Yg]bhYfYggY`XYf`VfY]hYb  
² ZZYbñ]WXY`\_Y]h`Ub`XYb`i; YgWXY\`b]ggYb`\Uh`ni`f`i`c`[ Yž`XUgg  
dc`]h]gWXY`FYU`\_h]cbYb`c`Zh`fci`h]b]Yfh`i`bX`k`Yb][ `X]ZYfYbn]Yfh  
Ui`gZU`Yb"

## 9h\ b]gWXY`GÄi VYfi b[ `]a` ; UnUghfY]ZYb

9]b`U`Ufa ]YfYbXYg`9`Ya Ybh`XYf`U`\_hi`Y`Yb`G]hi`Uh]cb`ghY`h`X]Y  
Yi`» Yfi b[ `XYg`I`G!DfÄg]XYbhYb`8`cb`U`X`Hfi`a`d`XUfž`XYf`Ub[ ]Vhž  
XUgg`X]Y`I`G5`XYb`i; UnUghfY]ZYb` ØVYfbY\`a`Yb`i`bX`X]Y  
dU`Ägh]bYbg]gWXY`6Yj`Ö`\_Yfi b[ `i`a`[ Yg]YXY`h`k`YfXYb`a`ØggY`"8]YgY  
Yi`» Yfi b[ `k`i`fXY`j`cb`<`i`a`Ub`F][ `hg`K`UhWXY`U`g`dchYbn]Y`Y`  
9g\_U`Uh]cb`XYf`Nk`Ub[ gj`YfhfY]Vi b[ `i`bX`U`g`Yh\`b]gWXY`GÄi`VYfi b[  
XYf`DU`Ägh]bYbgYf`[ Yk`YfhYh`"8]Y`C`f[ Ub]gUh]cb`VYhc`b`hž`XUgg  
\`i`a`Ub]hÄfYg`J`Ö`\_YffYWX`h`X]YgY`5fh`XYf`J`YfhfY]Vi b[ `j`YfV]YhY`hi`bX  
g]Y`U`g`?`f]Y[ gj`YfVfYWX`Yb`Y]b[ Yghi`Zh`k`YfXYb`\_Ubb`"8]Y`NYfgh`Öfi`b[  
]b`i; UnU`gd]Y[ Y`h`Y]bY`Dc`]h]\_`k`]XYfž`X]Y`XUfUi`ZUVn]Y`hž`VYgh]a`a`hY  
HY]Y`XYg`; YV]Yhg`i`bVYk`c`\bVUf`ni`a`UWX`Yb`i`bX`YggYbh]Y`Y`; ØhYf  
j`c`fYb`h\`U`hYb`k`YfXYb"

5b[ Yg]WXY`hg`X]YgYf`VYgc`f[ b]gYffY[ YbXYb`9`bhk`]W`\_i`b[ Yb`k`YfXYb  
X]Y`@VYb`gVYX]b[ i`b[ Yb`ZØf`X]Y`dU`Ägh]bYbg]gWXY`6Yj`Ö`\_Yfi b[  
Xi`fWX`X]Y`ghfUHY[ ]gWXYb`9`bhgWXY]Xi`b[ Yb`]gfUY`gWXYf`6Y\`ÖfXYb  
XfUgh]gWXY`j`YfgWXY`WXY`hY`fh`<`c`WXY`f`Ub[ ]Y`]gfUY`]gWXY`6YUa`hY`\UVYb  
gc[ Uf`c`ZZYb`Yf`\_`Äfhž`XUgg`g]Y`X]Y`Dc`di`Uh]cb`Ui`g`i; UnU`j`YfhfY]VYb  
k`c`Yb`"6Y]X]YgYf`gmghYa`Uh]gWXYb`J`YfhfY]Vi b[ ž`X]Y`gY]h`C`\_hc`VYf  
&\$&'`j`Yfa`Y`f`h`gh`Uhž]bXYhž`g]bX`X]Y`I`G5`Xi`fWX`]\`fY

K UZZYb`jYZYfi b[ Yb`Ub`gUY`žX]Y`a i ha U»`jW`ZØf  
?f]Y[ gj YfVfYWYb`Y]b[ YgYhnh`k YfXYbžYVYbZU`g`ni f  
J YfUbhk cfhi b[ `ni `n]Y\Yb"

## 8 ]Y`F c`Y`XYg`J Ò`\_YffYW`hg

8 ]Y`j Ò`\_YffYW`h]W`Yb`9fk Å[ i b[ Yb`Z]bXYb`Ui W`]b`XYb  
8 ]g\_i gg]cbYb`i a`XUg`gY`Vghj YfhY]X][ i b[ gfYW`h`gUY`g`Y]bYb  
D`Um`5a`+`"C`\_hcVYf`&\$&`'ØVYfZ]Y`X]Y`<Ua Ug`N]j` ]]ghYb`i bX  
J YfhY]X][ i b[ g\_fÅZhY`]b`gUY`ž`k cfUi Z`]b`gUY`Y]bY  
6cXYbcZZYbg]j Y`]a` ; UnUghfY]ZYb`ghUfhYhY`"8 ]YgY`C ZZYbg]j Y`ZØ\fh  
XUni ž`XUgg`nU\`fY]W`Y`N]j` ]]ghYb`]b`A`]h`Y]XYbgW`UZh`[ Ync[ Yb  
k YfXYbž`k Ug`ni` \]h][ Yb`8 YVUhhYb`ØVYf`X]Y`@Y[ ]h]a` ]hÅ`hg`W`Yf  
5\_h]cbYb`ZØ\fh`ž`f]gh`K`c`ZZ`<Y]bhgW`Y`j`cb`<Y]bY[ [ ]ghY`h`\_Ufž  
XUgg`XUg`\i`a`Ub]hÅfY`J Ò`\_YffYW`h`XUVY]`X]Y`YbhgW`Y]XYbXY  
F]W`hgW`bi`f`XUfghY`h`i`bX`X]Y`G]hi`Uh]cb`XYa`Ybhgd`fYW`YbX  
VYi`fhY]`Yb`a`i`gg`"9f`VYa`Yf`hž`XUgg`XUg`\i`a`Ub]hÅfY`J Ò`\_YffYW`h  
b]W`h`VYgU[ hž`XUgg`N]j`]`dYfgcbYb`b]Ya`U`g`GW`UXYb`bY\`a`Yb  
XØfZYbž`Yg`YfZcfXYfh`YXcW`ž`XUgg`XYf`GW`i`hn`XYf  
N]j`]`VYj`Ò`\_Yfi`b[ ]ghYhg`]a`]`c`fXYf[ fi`bX`ghY`hž`gc`k`]Y`Ui`W`Ui`Z`  
**8 Yi hgW`UbXZi b`\_Bcj U`Ui`g[ YZØ\fh`k`]fX"**

8 ]Y`8 ]g\_fYdUb`n`nk`]gW`Yb`XYa`ž`k`Ug`fYW`h]W`[ YZcfXYfh`k`]fXž`i`bX  
XYb`dc`h]gW`a`ch]j`]YfhYb`9bhgW`Y]Xi`b[ gdfcnYggYb`nY][ h`XUg  
8 ]`Ya`a`Už`]b`XYa`gck`c`\`X]Y`]bhYfbUh]cbU`Y` ; Ya`Y]bgW`UZh`U`g  
Ui`W`X]Y`VYhfcZZYbYb`@ÅbXYf`ghY`Yb`"Hfchn`X]d`ca`Uh]gW`Yf  
6Ya`Ø\i`b[ Yb`XYf`9I`i`bX`I`B`I`F`Ygc`i`h]cbYbž`X]Y`[ fc»`Y`HY]`Y`XYf  
Yi`fcdÅ]gW`Yb` ; YgY`gW`UZh`VYhfYZZYbž`V`Y]VYb`X]YgY`5bgÅhnY  
V]g`Ub[ `YfZc`[ `cg`"8Yf`?`cbZ`\_h]b` ; UnU`V]f[ h`b]W`h`bi`f`X]Y` ; YZU\`f  
Y]bYf`\i`a`Ub]hÅfYb`?f]gYž`gcbXYfb`\_ØbbhY`Ui`W`F`UX]\_U`]g]Yfi`b[ Yb  
]b`9i`fcdU`VY[ Øbgh][ Yb`" @Øgi`b[ Yb`g]bX`XU\Yf`Xf]b[ YbX  
YfZcfXYf]W`ž`i`a`XUg`@Y]X`XYf`N]j`]`VYj`Ò`\_Yfi`b[ `ni` ``]bXYfb"

8 YhU]`g	
J cfZU``	?f]Y[
I fgUW`Y	?cbZ`_h

8YhU]`g	
C fh	; UnUž`DU`Àgh]bYbg]gWXY` ; YV]YhY
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "h!c b`]bY"XY</li> <li>• k k k "\fk "cf[</li> <li>• k k k "XYi hgW`UbXZi b_bcj U"XY</li> </ul>

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