

7Uh\ m'<i a a Y`g`Vf]W h]b`HfÅbYb`Ui g.  
A Uhg/ , \$' - /'? Uff]YfY`YbXYh  
ØVYffUgW YbX°

7Uh\ m'<i a a Y`g`fYU[ ]YfhYa ch]cbU`Ui Z`XUg`? Uff]YfYbXY  
j cb`A Uhg`<i a a Y`g`9]b`F ØW\_V`]W`Ui Z`\fY`[ Ya Y]bgUa Y  
NY]hi bX`U\_hi Y`Y`Dfca ]!BYk g"

A ØbW Ybž`8 Yi hgW`UbX`!`5a`+`"5df]"&\$&) `U[ Y`hY`Yg  
Ya ch]cbU`Y`F YU\_h]cbYbž`U`g`A Uhg`<i a a Y`g`gY]b`? Uff]YfYbXY  
VY\_Ubbh[ UV`" `b`Y]bYa` `bghU[ fUa`!J`]XYc`]bZcfa`]YfhY`XYf  
`\*!`Å\`f][ Y`:`i » VU`Y`f`ØVYf`gY]bYb`F ØW\_ni`[ `Ui`g`XYa`U\_h]j`Yb  
DfcZ]gdcfh`GY]b`6Yfi`Zž`[ Y`\_YbbnY]W`bYh`Xi`fW`<`Ø\Yb`i`bX`H]YZbž  
YfghfYW\_hY`g]W`ØVYf`J\`fYž`]b`XYbYb`Yf`g]W`U`g`Y]bYf`XYf`VYghYb  
J`YfhY]X][ Yf`8 Yi hgW`UbXg`YhUV`]YfhY`i`bX`&\$%(`a`]h`XYf  
BUh]cbU`a`UbbgW`UZh`XYb`K`A`!H]hY`[ Yk`Ubb`"GY]bY`YI`:`fUi`ž`7Uh\ m  
<i a a Y`gž`X]Y`]\b`gY]h`&\$+\$`VY[ `Y]hYhYž`Åi`» YfhY`]\fY`HfUi`Yf  
XUfØVYfž`XUgg`XUg`? Ud]hY`]\fYf`[ Ya`Y]bgUa`Yb`NY]h`U`g`DUUf`bi`b  
ni`9bXY`[ Y\`h`5i`Z;`U`U`dcghYhY`g]Yž`a`]h`HfÅbYb`]b`XYb`5i`[ Ybž  
XUgg`g]Y`i`bX`A Uhg`ZUgh`]\f`[ UbnYg`@VYb`a`]hY]bUbXYf`j`YfVfUW`h  
\UVYb"

7Uh\ mž`X]Y`g]W`&\$\$,`ZØf`A Uhg`YbhgW`]YX`i`bX`a`]h`]\a`&\$%)  
\Y]fUhYhYž`\]bhYf`]Y»`"]YVY`j`c`Y`K`cfhY`i`bhYf`XYa`cZZ]n]Y`Yb`J`]XYc  
XYg`Gd]Y`Yfg`" `9g`k`Uf`a`]f`Y]bY`:`fYi`XYž`X]W`gc`j`]Y`Y`J\`fY`VY]  
XY]bYf`? Uff]YfY`VY[ `Y]hYb`ni`\_`ØbbYb`ž`gW`f]YV`g]Y`i`bX`Yf[ `ÅbnhYž  
XUgg`XYf`b`ÅW`ghY`<i a a Y`g`]b`XYb`GhUfh`ØW`Yfb`ghY`h`ž`k`Ug`X]Y  
:`Ubg`i`bX`:`fYi`bXY`i`bhYf`]\Y`h`≠`fY`6`chgW`UZh`nY][`h`Ui`W`ž`k`]Y`gY`\f  
g]Y`X]Y`[ Ya`Y]bgUa`Yb`J\`fY`k`Å`fYbX`gY]bYf`? Uff]YfY`gW`Åhnh`"G]Y  
\UVYb`Y]bYb`[ Ya`Y]bgUa`Yb`Gc`bž`@`Xk`][`ž`XYf`&\$%,`[ YVcfYb  
k`i`fXYž`i`bX`X]Y`HfYb`bi`b`[ `]a``J\`f`&\$&&`\]bhYf`]Y»`Gdi`fYb`VY]  
VY]XYb"

## 8 Yf' ? Uff]YfYUVgW`i gg'i bX'gY]bY': c`[ Yb

8]Y'9bhgWY]Xi b[ 'j cb'A Uhg'<i a a Y`gž'gY]bY': i » VU``\_Uff]YfY'ni  
VYYbXYbž'k ]fZh'Ui W`Y]bYb'6`]W\_`Ui Z'X]Y'<YfUi gZcfXYfi b[ Ybž'a ]h  
XYbYb'j ]Y'Y'9!DfcZ]g`\_cbZfcbh]Yfh'g]bX"@Ui h!**cb`]bY` \UVYb  
j ]Y'Y'Y\Ya U`][ Y'Gd]Y'Yf'GWk ]Yf][ \_Y]hYbž'g]W`bUW`XYf'U\_h]j Yb  
NY]h'ni fYW`hni Z]bXYb"8]Y'GhU]gh]\_Yb'nY][ Ybž'XUgg'Yhk U'(\$'i`XYf  
9!DfcZ]g]bbYf\U`V'j cb'j ]Yf'X\Yf'b'UW` ]\fYa`?Uff]YfYbXY  
Z]bUbn]Y``]b'GWk ]Yf][ \_Y]hYb' [ YfUhYb"Ni XYa` \_Åa dZYb'j ]Y'Y'a ]h  
Ya ch]cbU`Yb'H]YZdi b\_hYbž'k Ug`X]Y'a YbhU`Y'; Ygi bX\Y]h'VYhf]Zh"  
Xb'FcgYbh\U`ž'Y]b'Y\Ya U`][ Yf'6i bXYg`][ Ud'fcZ]ž'VYghÅh][ hž'XUgg  
XYf', VYf[ Ub[ 'j]b'XUg`@YVYb'bUW`XYf'?Uff]YfY'cZh'a ]hY]bYa  
h]YZYb'Ya ch]cbU`Yb`@cW`j YfVi bXYb'gY]b`\_Ubb"**

8]YgY'DfcV`Ya Y'g]bX'b]W`h'bi f'VY]'<i a a Y`g'ni`VYcVUW`hYbž  
gcbXYfb`VYhfYZZYb'j ]Y'Y'Y\Ya U`][ Y'GhUfg]a`i » VU``'A Uhg  
<i a a Y`g'k ]fX'g]W`bi b'Y]bYf'Å\`b]W`Yb'<YfUi gZcfXYfi b[ 'ghY``Yb  
a ØggYbž'k Å\YfX'Yf'j Yfgi W`hž'gY]b`@YVYb'Ui » Yf\U`V`XYg  
Gd]Y`ZY`XYg'bYi`ni`ghfi`\_hi`f]YfYb"

## F YU\_h]cbYb'Ui g'XYf': i » VU``k Y`h

8]Y'B UW`f]W`h'j cb'<i a a Y`g`F ØW`hf]h'h\Uh'Ui W`UbXYfY  
dfca ]bYbhY'Gh]a a Yb'a cV]'g]Yfh': Ubg'i bX'Dfca ]bYbhYž'XUfi bhYf  
Ui W`Xb'?ØddYb'i bX'<Ybb]b[ 'A Umž'\UVYb']\fY'i bhYfghØhni b[  
i bX'K YfhgW`Åhni b[ 'ZØf'<i a a Y`g`?Uff]YfY'ni a`'5i gXfi W\_  
[ YVfUW`h''9]b'k Y]hYfYf'dfca ]bYbhYf'5VgW`]YX']gh'XYf'j cb'H\ca Ug  
A Ø`Yfž'XYf'YVYbZU``g`\_Øfn`]W`Ub[ Y\_ØbX][ h'\Uhž'XUgg'Yf'X]Y  
Ni gUa a YbUfVY]h'a ]h'XYa` : 7'6UmYfb'A ØbW`Yb`VYYbXYhž  
bUW`XYa` ]\a`\_Y]b'bYi Yf'J YfhfU[ 'Ub[ YVchYb'k i fXY"A Ø`Yf  
fYgdY\_h]YfhY`X]Y'9bhgWY]Xi b[ 'XYg'J YfY]bgž'cVk c`\`g]Y`b]W`h  
gY]bYb'K ØbgW`Yb'YbhgdfUW`"8Yf': i » VU``'YVh]a a Yf'j cb'gc`W`Yb  
XfUa Uh]gW`Yb'K YbXi b[ Ybž'k Å\YfX'X]Y'Ni`\_i bZh'j ]Y'Yf'Gd]Y'Yf  
i b[ Yk ]gg`V`Y]Vh"

7Uh\m'<i a a Y`g`V`Y]Vh'Y]b'nYbhfU`Yf'HY]'XYg`@YVYbg'j cb'A Uhgž  
i bX']\f'dcgh'nY][ h'X]Y`J YfVi bXYb\Y]hž'X]Y`hf'chn']\fYf'HfYb'bi b[  
ZcfhVYghY`h`'ba ]hYb'X]YgYf'J YfÅbXYfi b[ Yb'nY][ h'g]W`ž'XUgg'X]Y

NY]h'XYg'5VgWk]YXg'ZØf'j ]Y`Y`Gd]Y`Yf`b]Wkhibi f`XUg'9bXY`Y]bYg  
dfcZYgg]cbY``Yb`? Ud]hY`g`VYXYi hYhž'gcbXYfb`Ui Wk`X]Y  
Bchk YbX][ \_Y]hž`bYi Y`K Y[ Y`]a `@YVYb`ni `Z]bXYb"

8YhU]`g	
JcfZU``	Gcbgh][ Yg
Cfh	A ØbWkYbž'8Yi hgWk`UbX
EiY``Yb	<ul style="list-style-type: none"><li>• k k k "[ U`U"XY</li><li>• k k k "hn"XY</li><li>• k k k "h!cb`]bY"XY</li></ul>

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