

? Òb][ ]b`A ¼ ]a U`hUi Zh`bUW\ U`h][ Yg  
GY[ Y`gW\ ]ZZ` `6UfZi »!9`Y[ Ubn`]b  
F c hhY fXUa °

? Òb][ ]b`A ¼ ]a U`hUi Zh`]b`F chhYfXUa `XUg`i a k Y`hZFYi bX`]WY  
GY[ Y`gW\ ]ZZ`GF G`>UbYh`HUm`cf`i bX`i bhYfghØhnh`XUa ]h  
bUW\ U`h][ Y`a Uf]h]a Y`Dfc`Y`\_hY"

F c hhY fXUa ž`B ]YXYf`UbXY`!`<Yi hYž`Ua ` "'5df]'&\$&) ž`UhhY  
? Òb][ ]b`A ¼ ]a U`XYf`B]YXYf`UbXYž) ` `>\fY`U`hž`Y]bYb  
VYXYi hYbXYb`ÒZZYbh]WYb`5i Zhf]hh]b`F chhYfXUa "'G]Y`k Uf`XYf  
dfca ]bYbhY`; Ugh`VY]`XYf`HUi ZY`XYg`GY[ Y`gW\ ]Zg`GF G`>UbYh`HUm`cfž  
XUg`g]Y`gY`Vgh`hUi ZhY""I a `XUg`i a k Y`hZFYi bX`]WY`GW\ ]ZZ`XYg`GYU  
F Ub[ Yf`GYfj ]W`VYhfYhYb`ni ` \_ÒbbYbž`nc[ `g]Y`]\fY`Xi b`\_Yb`Di a dg  
Ui gi bX`YfgW\ ]Yb`VUfZi » ž`k Ug`]\fYa `Y`Y[ UbhYb`@cc`\_j cb`Y]bYf  
Xi b`\_Y`V`Ui Yb`A ]X]fcVY`a ]h[ c`XYbYa `A i ghYf`i bX`: YXYfb`Y]bYb  
VYgcbXYfYb`5\_nYbhj`Yf`Y`"8 Ug`Ui g`UXYbXYž`ZUFV`]W`dUggYbXY  
<i`h`fi bXYhY`]\f`Ci hZ]h`UV""8 ]Y`HUi ZY`k i fXY`]b`Y]bYa `>ghU[ fUa`!  
Dcgh`XYf`Cf[ Ub]gUh]cb`Ub[ Y`\_ØbX][ hž`k cXi fW`X]Y`k ]W`h][ Y  
6YXYi hi b[ `XYg`9j Ybhg`]b`XYb`gcn]U`Yb`A YX]Yb`Y`Yfj cf[ Y`cVYb  
k i fXY"

8 Ug`GW\ ]ZZ`XUg`? Òb][ ]b`A ¼ ]a U`hUi ZhYž`]gh`Y]b`VYXYi hYbXYg  
Dfc`Y`\_hž`XU`Yg`XUg`YfghY`i bX`Y]bn][ Y`GY[ Y`UfVY]hgVcch`XYf  
B]YXYf`UbXY`ZØf`C Zg`cFY!5fVY]hYb`]gh" `B UW\ `ZØbZ`>\fYb`D`Ubi b[  
i bX`6Ui `k ]Y[ h`Yg`" \$`HcbbYb`i bX`]gh`&` `A YhYf`Ub[ "`A ]h`Y]bYf  
? UdUn]h`h`ZØf`j ]Yf`GYU`F Ub[ Yfg`i bX`XfY]`dfcZYgg]cbY`Y  
7fYk a ]h[ `]YXYf`]gh`XUg`GW\ ]ZZ`a ]h`a cXYfbYf`HYW`b]\_  
Ui g[ YghUhhYhž`X]Y`ZØf`: cfgW`i b[ `i bX`A cb]hcf]b[ `bchk YbX][ `]gh  
i bX`Yfa` Ò[ `]W`h`Ygž`i bVY[ fYbnhY`GY[ Y`[ YV]YhY`ni `VYZU`fYb"

B UW\ U`h][ Yf`: c`\_i g`XYg`Dfc`Y`\_hg

8]Y`HUi ZY`XYg`GF G`JbYh`HUm`cfz`X]Y`ja`FU`a`Yb`Y]bYf`NYfYa`cb]Y  
ghUhhZUbXž`n]Y`h`XUfUi`Z`UVž`X]Y`8`Y`\_UfVcb]g]Yfi`b[`XYf`C`ZZg`cfY!  
5\_h]j`]h`hYb`j`cfUbni`hfY]VYb`i`bX`bYi`Y`GYU`F`Ub[`Yf`Ui`gni`V]`XYb`  
8Yf`GYU`F`Ub[`Yf`GYfj`]W`ž`XYf`&`\$`%`\*`]b`F`chhYfXUa`i`[`Y[`fØbXYh  
k`i`fXYž`Yb[`U[`]Yfh`g]W`]bhYbg]j`ni`a`GW`i`h`m`XYf`A`YYfY`i`bX`ni`f  
fY[`YbYfUh]j`Yb`9b`hk`]W`\_`i`b[`j`cb`?`ØghYb`fY[`]cbYb`"`,`VYf`&`\$`\$`↑`b[`Y  
A`YbgW`Yb`nk`]gW`Yb`%`,`i`bX`&`-`J`fYb`k`i`fXYb`Xi`fW`Dfc[`fUa`a`Y  
]b`a`Uf]h]a`Y`6Yfi`ZY`[`Y`Y]hYhž`k`cVY]`XYf`i`c`\_`i`g`Ui`Z  
i`bhYfd`f]j`]Y[`]YfhYb`?`ØghYb[`YV]YhYb`i`]Y[`h`8]Y`GYU`F`Ub[`Yfg`Y`Y]ghYb  
Y]bYb`k`]W`h[`]Yb`6Y]hfU[`]ni`f`K`]YXYf`YfghY`i`b[`]XYf`a`Uf]h]a`Yb  
6]cX]j`Yfg]h`h`i`bX`UfVY]hYb`Y]b`J`f`]b`VYnU`hYb`Dcg]h]cbYbž  
bUW`XYa`g]Y`Y]bY`]bhYbg]j`Y`6cchWUa`d!5i`gV]`Xi`b[`]i`bhYf  
5b`Y]hi`b[`]Y`Ya`U`][`Yf`A`]h`h`fg`UVgc`j`]Yfh`UVYb`"

8Yf`[`Yghf][`Y`Dfc[`fUa`a`UV`Ui`ZVY]b`U`hYhY`b]W`h`bi`f`X]Y  
HUi`ZnYfYa`cb]Yž`gcbXYfb`Ui`W`Y]bY`D`YbUfg]hni`b[`]ØVYf`X]Y`5fVY]h  
XYg`GYU`F`Ub[`Yf`GYfj`]W`gck`]Y`;`Ygdf`ÅW`Y`j`cb`?`Øb][`]b`A`½`]a`U  
a`]h`GYU`F`Ub[`Yfg`i`bX`XYb`DUf`hYfb`XYf`C`f[`]Ub]gUh]cb`"Fi`bX`)`\$  
Y`Ya`U`][`Y`GYU`F`Ub[`Yfg`k`UfYb`Ub`k`YgYbXž`i`a`X]YgYb  
VYgcbXYfYb`5b`Ugg`ni`ZY]Yfb`"

## ⇒b]h]Uh]j`Yb`ni`f`[`fØbYb`GW`]ZZZU`fh

⇒Y]bYa`k`Y]hYfYb`GW`f]h`ni`f`i`ØfXYfi`b[`]bUW`U`h][`Yf`GW`]ZZZU`fh  
UVYb`XYf`<`UZYb`j`cb`F`chhYfXUa`i`bX`XYf`<`UZYb`j`cb`i`ØhYVcf[  
Y]bY`5Vg]W`hgYf`\_`Àfi`b[`]i`bhYfnY]W`bYhž`X]Y`Y]bYb`i`;`fØbYb  
?`cff]Xcf`i`]bg`@YVYb`fi`Z`h`8]YgY`⇒b]h]Uh]j`Yž`X]Y`ja`6Y]gY]b`j`cb  
\_`Øb][`]W`Yb`j`YfhfYhYfbž`Y]bgW`Y`Y`»`]W`?`Øb][`]b`A`½`]a`U`i`bX`?`Øb][  
K`]Y`a`5`Yi`UbXYfž`ghUhhZUbXž`n]Y`h`XUfUi`Z`UVž`X]Y  
Ni`gUa`a`YbUfVY]h]b`XYb`6YfY]W`Yb`8Y`\_UfVcb]g]Yfi`b[`]i`bX  
8][`]hU`]g]Yfi`b[`]ni`gh`Àf`\_Yb`"N]Y`i`]gh`Ygž`X]Y`Bi`hni`b[`]U`hYfbUh]j`Yf  
?`fUZhgc`ZY`j`cfUbni`hfY]VYb`i`bX`XUa`]h`ni`f`j`c`gh`ÀbX][`Yb  
8Y`\_UfVcb]g]Yfi`b[`]XYg`GYY`j`Yf`\_`Y`fg`VY]ni`hfU[`]Yb`"8]YgY`⇒b]h]Uh]j`Y  
i`bhYfgh`Ø`h`h`X]Y`N]Y`Y`XYg`DUf]gYf`5V`\_ca`a`Ybg`i`bX`j`Yfgdf]W`hž`XUg  
VYghY`YbXY`Yi`fcd`À]gW`Y`B`Y`h`k`Yf`\_`j`cb`<`cW`gYY`\_cff]XcfYb`ni  
Yfk`Y]hYfb`"

8Yf`<`UZYb`j`cb`F`chhYfXUa`i`U`h`YVYbZU`g`X]Y`i`;`fØbYf

?cff]Xcf !#h]Uh]j Y'a ]h'XYf'A Uf]h]a Y / 'Dcfh'5i h\cf]hmicZ  
 G]b[ UdcfY']bg '@VYb'[ Yfi ZYb'i bX'UfVY]hYh'U\_h]j 'Ub'XYf  
 9bhk ]W\_i b[ 'bUW\ \U'h][ YfYf'?fUZhghc ZY''8 ]Yg'i bhYfghfY]W\h'XUg  
 9b[ U[ Ya Ybh'XYf' < UZYbVYhf]YVYž'\fY'F c''Y']b'XYf'bUW\ \U'h][ Yb  
 GW\]ZZU\ fh'ni 'ZYgh][ Yb'i bX'[ 'Y]W\ nY]h][ 'X]Y'X][ ]hU'Y  
 HfUbgZcfa Uh]cb'j cfUbni hfY]VYb"

#g[ YgUa h'nY][ Yb'gck c\`X]Y': Y]Yf']W\ \_Y]hYb'ni f'HUi ZY'XYg'GF G  
 >bYh'HUm'cf'U'g'Ui W\ 'X]Y'?ccdYfUh]cb'XYf' < ÅZYbž'XUgg'X]Y  
 B]YXYf'UbXY'g]W\ 'ghUf\_'ZØf'XYb'A YfYggW\i hni bX'X]Y': ØfXYfi b[  
 XYf'bUW\ \U'h][ Yb'GW\]ZZU\ fh'Y]bgYhnYbž'k Ug'Ui Z'X]Y'k UW\gYbXY  
 6YXYi hi b[ 'X]YgYf'H\Ya Yb']b'XYf'\Yi h][ Yb'NY]h'\]bk Y]gh"

8YhU]`g	
J c fZU``	Gcbgh][ Yg
C fh	FchYfXUa žB]YXYf'UbXY
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "[ U`U"XY</li> <li>• gk na Uf]h]a Y"b`</li> <li>• k k k "dcfhcZfchhYfXUa "Wca</li> </ul>

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