

A Y`c b]g': fY]`Uggi b[ `Y]bYg  
? f]Y[ gj YfVfYWX Yfg. `G\_UbXU`cXYf  
fYWX h`WX `\_c ffY\_h3

≠U`Ybg`DfYa ]Yfa ]b]ghYf]b'; ]cf[ ]U`A Y`cb]`ghY\h`k Y[ Yb`XYf  
i a ghf]hhYbYb': fY]`Uggi b[ `Y]bYg`]VmgWX Yb`J YfXÅWX h][ Yb  
i bhYf`l bhYfgi WX i b[ "

Hf]dc`]gž`@]VmYb`!`≠U`Ybg`DfYa ]Yfa ]b]ghYf]b'; ]cf[ ]U`A Y`cb]  
g]Y\h`g]WX `Y]bYf`ghfUZfYWX h`]WX Yb`l bhYfgi WX i b[ `] Y[ YbØVYfž`X]Y  
g]WX `i a `X]Y`i a ghf]hhYbYb': fY]`Uggi b[ `Y]bYg`]VmgWX Yb`A UbbYg  
XfY\hž`XYf`a ]h`g]WX k YfYb`A YbgWX Yb`fYWX hgj Yf`Yhni b[ Yb`]b  
J YfV]bXi b[ `] YVfUWX h`k ]fX" `A Y`cb]ž`X]Y`5bZØ\`fYf]b`XYf  
fYWX hgYl hfYa Yb`DUfhY]`6fØXYf`≠U`Ybg`fi fUhY``]X`≠U`]Ułž`k ]fX  
j YfXÅWX h][ hž`a `: U``j cb`C gUa U`9`a Ugfm`B`YYa ž`Ui WX `VY\_Ubbh  
U`g`C gUa U`5`a Ugf]`B`YYa ž`6Y]\`]ZY`ni `Y]bYa`J YfVfYWX Yb`i bX  
l bhYfgWX`U[ i b[ `] Y`Y]ghYhni `UVYb" `B`YYa`]gh] YfUbhk cfh]WX`ZØf  
a i ha U»`]WX`Y`J YfVfYWX Yb`[ Y[ Yb`X]Y`A YbgWX`]WX`\_Y]hž  
Y]bgWX`]Y»`]WX`A cfXž: c`hYf`i bX`J Yf[ Yk U`h][ i b[ "

8Yf': U``VY[ Ubbž`U`g`B`YYa`5bZUb[ `XYg`A`cbUhg`]b`Hi`f]b  
ZYgh[ Ybca`a`Yb`k`i`fXYž`Ui`Z[ fi bX`Y]bYg`<`UZhVYZY`\`g`XYg  
≠hYfbUh]cbU`Yb`GhfUZ[ Yf]WX hg\cZg`f≡7`7łž`XYf`]\`b`k`Y[ Yb`gY]bYf  
J Yfk ]W`i b[ `]b`J YfVfYWX Ybž`X]Y`gY]h`XYa`%)`": YVfi Uf`&\$%)`]a  
A ]h][ U!; YZÅb[ b]g`]b`Hf]dc`]VY[ Ub[ Yb`k`i`fXYbž`gi`WX`h`B`i`f`nk`Y]  
HU[ Y`gd`ÅhYf`k`i`fXY`B`YYa`ØVYffUgWX YbX`ZfY][ Y`UggYb`i`bX`a`]h  
Y]bYa`c`ZZ]n]Y``Yb`GhUUhgZi [ nYi [ `bUWX`Hf]dc`]g[ YZc[ Ybž`k`c`Yf  
Y]bYb`\Y`XYb`\UZhYb`9a`dZUb[ `Yf\]Y`h`8]YgY`9b`hk ]W`i b[ `U`h  
]bhYfbUh]cbU`Y`?`f]h]\_`Ui`g[ Y`Øghž`i`bX`j`YfgWX]YXYbY`≠gh]hi`h]cbYbž  
Y]bgWX`]Y»`]WX`XYg`≡7`ž`\UVYb`≠U`]Yb`i`a`Y]bY`9f`\_`Åfi b[ `ni`XYf  
9bhgWX`Y]Xi b[ `] YVYhYb" `A Y`cb]`k`]Yg`X]Y`J`cfk`ØfZY`]b`Y]bYf  
J ]XYcVchgWX UZh`Ui`Z`gcn]U`Yb`A`YX]Yb`ni`fØW`\_`i`bX`VYhcb`hYž`XUgg

]\fY' < UbX'i b[ Yb' ]a '9]b\_`Ub[ 'a ]h]bhYfbUh]cbU`Yb`J YfdZ]W h i b[ Yb  
ghØbXYbž'k Å\ fYbX'g]Y'g]W`b]W h i YfdfYggYb`cXYf`Y]bgW ØW hYfb  
`UggYb`k YfXY"

Dc`h]gW Y`F YU\_h]cbYb`i bX`a Ò[ `]W Y  
=a d`\_]\_Uh]cbYb

8]Y': fY]`Uggi b[ 'j cb`B`YYa` \ Uh`b]W h`i b`f`b`≠U`]Ybž`gcbXYfb`Ui W  
]bhYfbUh]cbU`ZØf`9a dØfi b[ '[ Ygc f[ h`A YbgW YbfYW hgU\_hj] ]ghYb  
i bX`dc`h]gW Y'; Y[ bYf`ZcfXYfb`a Y\ f`HfUbgdUfYbn`i bX  
J YfUbhk c fhi b[ 'j cb`A Y`cb]g`F Y[ ]Yfi b[ "'8 Yf`hU`]Yb]gW Y  
≠bYba ]b]ghYf`A UhYc`D]UbhYXcg]j YfhY]X][ hY`X]Y`9bhgW Y]Xi b[  
ni f': fY]`Uggi b[ 'i bX`Uf[ i a Ybh]YfhYž`XUgg`g]Y`Ui Z[ fi bX`Y]bYf  
fYW h]W Yb` hYW b]WU`]hm`YfZc`[ h'gY]"`9f`k ]Yg`Ui ZX]Y`gcn]U`Yb`i bX  
dc`h]gW Yb`=a d`\_]\_Uh]cbYb`\ ]bž`X]Y`Y]bY': Ygh\ U`hi b[ 'j cb`B`YYa  
ZØf`X]Y`ØZYb`h]W Y`G]W Yf\ Y]h]b`≠U`]Yb`a ]h`g]W`Vf]b[ Yb`\_ØbbhY"

8]Y'[ Yf]W h]W Y`I bhYfgi W i b[ ž]b`XYf`Ui W`ž gh]na ]b]ghYf`7 Uf`c  
BcfX]c`i bX`XYf`? UV]bYhngi bhYfgy`fYhÅf`ZØf  
; Y\ Y]a X]YbghUb[ Y`Y[ Yb\ Y]hYb`]bj c`j ]Yfh`g]bXž`j YfXYi h]W h`X]Y  
?ca d`YI ]hÅh`i bX`X]Y`dc`h]gW Yb`GYbg]V`]hÅhYbž`X]Y`a ]h`X]YgYa  
: U``j YfVi bXYb`g]bX" 8 UVY]`k ]fX`X]Y': fU[ Y`Ui Z[ Yk cfZYbž  
]bk ]YZfb`X]Y`]hU`]Yb]gW Yb`6Y\ ØfXYb`]bhYfbUh]cbU`Yg`F YW h]a  
Ni gUa a Yb\ Ub[ 'a ]h`A YbgW YbfYW hYb`fYgdY\_h]YfYb`i bX  
i a gYmYb" `? f]h]\_Yf`gY\ Yb`X]Y`A Ò[ `]W \_Y]hž`XUgg`X]Y  
X]d`ca Uh]gW Yb`6Yn]Y\ i b[ Yb`≠U`]Ybgž`]bgVYgcbXYfY`ni  
≠gh]hi h]cbYb`k ]Y`XYa` ⇒ 7 ži bhYf`8 fi W`\_ [ YfUhYb`\_ØbbhYb"

8 Yf`? c bhYI h`]bhYfbUh]cbU`Yf  
A YbgW YbfYW hY`i bX`GUb\_h]cbYb

8 Yf': U``j cb`CgUa U`9`a UgfmiB`YYa`k ]fZhiUi W`X]Y  
[ fi bXgÅh`]W Yb`< YfUi gZcfXYfi b[ Yb`Ui Zž`X]Y`a ]h]bhYfbUh]cbU`Yb  
GUb\_h]cbYb`i bX`A YbgW YbfYW hgZfU[ Yb`j YfVi bXYb`g]bX"  
GUb\_h]cbYb`gc``Yb`cZiXUni`X]YbYbž`GhUUhYb`ni`Y]bYf  
Dc`h]\_ÅbXYfi b[ `ni`VYk Y[ Ybž`X]Y`]bhYfbUh]cbU`Yb`Bcf`a Yb  
Ybhgd]f]W h`5``YfX]b[ `g`]gh`X]Y`6Yn]Y\ i b[ `nk ]gW Yb`GUb\_h]cbYb`i bX

A YbgWXYbfYWXhYb`\_ca d`YI`i bX`Ua V]j U`Ybh"8]Y`A UUghf]WXhYf  
 Df]bn]d]Yb`Ya dZY\`Ybžj cb`GUb\_h]cbYb`UVni gY\`Ybžk Ybb`g]Y  
 [ fi bX`Y[ YbXY`A YbgWXYbfYWXhY`j Yf`YhnYb`\_ÖbbYb" < ]ghcf]gWXY  
 9fZU\fi b[ Yb`nY][ Ybž`XUgg`i a ZUggYbXY`GUb\_h]cbYbžk`]Y`X]Y  
 [ Y[ Yb`XYb`fU\_]b`XYb`>\fYb`%- - \$`V]g`&\$`\$` ž`a Ugg]j Y  
 \i a Ub]h`fY`?f]gYb`Ui g`ÖgYb`\_ÖbbYbž`X]Y`j cf`U`Ya`X]Y  
 N]j ]`VYj Ö`\_Yfi b[ `VYhfYZYb"

8]Y` VYf`Y[i b[ Yb`ni`GUb\_h]cbYb`i bX`]`fYa`9]bZi gg`Ui Z  
 A YbgWXYbfYWXhY`YfZcfXYfb`Y]bY`gcf[ Z`h][ Y`5Vk`Ä[i b[ ž  
 ]bgVYgcbXYfY`b`Y]bYa` : U`k`]Y`XYa`j cb`B`YYa`žk`c`X]Y  
 fYWXh]WX`Yb`i bX`Yh\]gWXYb` : fU[ Yb`ja`j c`fXYf[ fi bX`ghY\`Yb" `A`Y`cb]  
 \Uh]g]WX`j YfdZ]WXhYhž`j c`i a Z`Ab[ `]WX`a`]h`XYa` [ Yf]WXh]WX`Yb  
 J YfZU\`fYb`ni gUa` a Ybni UfVY]hYbžk`Ä`fYbX`g]Y`i bhYf`8fi W`ghY\`hž  
 X]Y`fYWXh]WX`Yb`i bX`Yh\]gWXYb` : fU[ Yb`ja`Ni gUa` a Yb\Ub[ `a`]h`XYf  
 : fY]`Uggi b[ `j cb`B`YYa`ni`\_`ÄfYb"

≠`5bVYhfUWXh`XYf`U`hi Y`Yb`G]hi Uh]cb`k`]fX`XYi h]WX`ž`XUgg`XYf  
 l a [ Ub[ `a`]h]bhYfbUh]cbU`Yb`j YfdZ]WXhi b[ Yb`i bX`XYf`GW`i hn]j cb  
 A YbgWXYbfYWXhYb`]b`XYb`\`Yi h][ Yb`dc`]h]gWXYb`?cbhfcj YfgYb`j cb  
 nYbhfU`Yf`6YXYi hi b[ `g]bX"

A`Y`cb]g`j Yf\U`hYb`i bX`X]Y`F`YU\_h]cbYb`XUfUi Z`\_ÖbbhYb  
 k Y]hfY]WX`YbXY`?cbgYei YbnYb`Z0f`X]Y`]hU`]Yb]gWXY`Dc`]h]\_`i bX`X]Y  
 ]bhYfbUh]cbU`Yb`6Yn]Y\i b[ Yb`\UVYb"

: 0f`k Y]hYfZ0\`fYbXY`≠Zcfa Uh]cbYb`\_ÖbbYb`X]Y`6Yf]WXhY`j cb`5`  
 >UnYYfUž`BYk`gk`YY\_`i bX`GW`UXYf`Gh]Zhi`b[ `\_cbgi`h]Yfh  
 k YfXYb"

8YhU]`g	
J`c`f`ZU`	?`c`f`f`i`d`h]cbž`A`YbgWXYb\UbXY`ž`A`c`f`X
C`f`h	Hf]dc`]gž`@]VmYb
:`Y`ghbU\`a`Yb	%
E`i`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "U`UnYYfU"W`a</li> <li>• k k k "bYk`gk`YY_`"W`a</li> <li>• k k k "gW`UXYf!gh]Zhi`b[`"XY</li> </ul>

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