

GhØhn`Y`i bX`GYbUhc fg`ZY]Yfb  
VYffUgWxi b[ gg]Y[ `[ Y[ Yb`@YUZg`]b`XYf  
J Yf`Àb[ Yfi b[ °

H]a`GhØhn`Y`g]WYfh`XYb`C hUk U`GYbUhc fg`Y]b`k Y]hYfYg`Gd]Y`  
]b`XYb`B < @!D`Umc ZZgž`]bXYa`g]Y`X]Y`Hcfc bhc`A Ud`Y`@YUZg  
VYg]Y[ Yb"



Hcfc bhc ž? UbUXU`!`5a`&+"5df]"&\$&)`\UVYb`X]Y`C hUk U  
GYbUhc fg`]b`Y]bYa`XfUa`Uh]gWYb`Gd]Y`j`]Yf`XYf`YfghYb`Fi`bXY`XYf  
B < @!D`Umc ZZg`Y]b`j`cfnY]h][`Yg`5i`ggWY]XYb`j`Yf\]bXYfh`A`]h`Y]bYa  
\_bUddYb`(`!G]Y[`bUW`J Yf`Àb[ Yfi b[ `[ Y[ Yb`X]Y`Hcfc bhc`A Ud`Y  
@YUZg`V`Y]Vh`X]Y`<cZZbi b[ `Ui`ZY]b`7ca`YVUW\_]b`XYf`6YghcZ]gYj`Yb!  
GYf]Y`YVYbX][`"H]a`GhØhn`Y`ž`Y]bYf`XYf`GW`ØggY`gd]Y`Yf`ZØf  
C hUk U`ž`Yfn]Y`hY`]b`X]YgYa`Gd]Y`gY]b`YfghYg`D`Umc`Z]Hcfc ž`k`À`fYbX  
»\_Y`GUbXYfgcb`XYb`Yb]hgWY]XYbXYb`HfYZZYf`a`Uf\_]YfhY"

8]Y`GYbUhc fg`a`i`gghYb`]b`X]YgYa`8i`Y`"\Ufh`\_Aa`dZYb`"BUW  
Y]bYa`ghUf`\_Yb`YfghYb`8f]hY`ž`]b`XYa`g]Y`Xi`fW`GhØhn`Y`i`bX`G\UbY

D]bhc`j]b` : Ø\fi b[ ` ]b[ Ybž'gW\UZZhYb`Yg`X]Y`@YUZgž`XUg`Gd]Y`Xi fW  
HcfY`j`cb`x`b`HUj UfYg`i`bX`A`Uhh`Yk`?`b]Yg`Ui`gni`[`Y]W\Yb`"8`Uj`jX  
DYffcb`ghY`h`nk`Uf`YfbYi`h`XYb` : Ø\fi b[ ghfYZZYf`ZØf`C`hhUk`U`\Yfž  
XcW\`C`j]Yf`9\_a`Ub!@Ufggcb`[ `]W\`ZØf`Hcfcbhc`k`]YXYf`Ui`gž`k`Ug`ni`f  
J`Yf`Àb[`Yfi`b[ `ZØ\fhY`"5bXYfg`U`g]a`Xf]hhYb`Gd]Y`nY][`hY`C`hhUk`U`]b  
XYf`C`j`Yfh]a`Y`Y]bY`ghUf`\_Y`8`YZYbg]j`Y`i`bX`bi`hnhY`Y]bY`j`]Yfa`]bØh][`Y  
,`VYfnU\`XYf`@YUZgž`i`a`XUg`,`VYf`YVYb`]b`XYf`GYf]Y`ni`g]W\Yfb`"

## 9]b`gdUbbYbXYg`8`i`Y`

8]Y`C`hhUk`U`GYbUhcfg`\UVYb`]b`Gd]Y`j`]Yf`a`Y`fYfY  
VYa`Yf`\_Ybgk`YfhY`A`ca`YbhY`[`YgW\UZZYbž`X]Y`XYi`h]W\`a`UW`hYbž  
k`]Y`Yb[`U[ `]Yfh`XUg`HYUa``Ui`Z`XYa``9]g`k`Uf`"Hfch`n`Y]bYf  
bYfj`YbUi`ZfY]VYbXYb`DYfZcfa`UbW`VfUW`hY`GUbXYfgcbž`XYf`gY]b  
G]Y[`hcf`U`g`Y]bY`XYf`VYghYb`9fZ\`fi`b[`Yb`]b`gY]bYf`?`Uff]YfY  
VYnY]W\`bYhYž`X]Y`GYbUhcfg`]b`XYf`J`Yf`Àb[`Yfi`b[ `ni`a``ž`VY`"8]Y  
@YUZgž`X]Y`Ui`Z`Y]bY`6]`Ubn`j`cb`Y]bYa``G]Y[ `i`bX`nY\`b`B]YXYf`U[`Y`b  
]b`GYf]Yb`Ub[`Yk`]YgYb`g]bXž`]b`XYbYb`g]Y`X]Y`7`\UbW`V`UVYbž  
k`Y]hYfni`\_ca`a`Ybž`ghUbXYb`i`bhYf`8`fi`W`"Hcf\ØhYf`5b`h`cbm  
Ghc`Ufn`a`i`gghY`g]W\`j`]Yfa`U`[`YgW\`U[`Yb`[`YVYbž`k`À`fYbX`@]bi`g  
I`a`Uf`\_`Ui`Z`GY]hYb`XYf`GYbUhcfg`a`]h`"%GUj`Yg[ `ÀbnhY`i`bX  
YbhgW\Y]XYbXY`DUfUXYb`nY][`hY`"

8`Ug`HYUa``j`cb`C`hhUk`U`dfcZ]h]YfhY`j`cb`Y]bYf`Ui`g[`Y[ `]W\YbYb  
HYUa``Y]ghi`b[`ž`VY]`XYf`gck`c`\`,`VYf!`U`g`Ui`W\`i`bhYfnU\`gd]Y`ghUf`\_  
Ui`g[`Ygd]Y`h`k`i`fXYb`"8]Y`GYbUhcfg`gW\UZZhYb`Ygž`g]W\`]b`XYb  
GdYn]U`hYUa`g`VYggYf`ni`VY\`Ui`dhYb`i`bX`Ui`W\`]b`\_f]h]gW\Yb  
A`ca`YbhYb`XYb`?`cdZ`cVYb`ni`VY\`U`hYb`"

## 6`]W`\_`Ui`Z`X]Y`b`ÀW\`ghYb`Gd]Y`Y`

A`h`X]YgYa``G]Y[ `j`Yf`\_ØfnYb`X]Y`GYbUhcfg`XYb`F`ØW`\_ghUbX`]b`XYf  
GYf]Y`Ui`Z`%.`"Gd]Y`ZØbZ`Z]bXYh]b`XYf`GW`h]UVUb`\_`5fYbU`]b  
Hcfcbhc`ghUhhž`k`c`C`hhUk`U`X]Y`7`\UbW`V`Uhž`X]Y`U`hY` :`cfa  
k`Y]hYfni`Yb`hk`]W`\_`Y`b`i`bX`XYb`A`Ud`Y`@YUZg`Y]bY`,`VYffUgW\i`b[ `ni  
VYfY]hYb`"8]YgY`DUfh]Y`k`]fX`Yb`hgW\Y]XYbX`XUZØf`gY]bž`c`V`X]Y  
GYbUhcfg`k`Y]hYf\`]b`]a`D`Umc`Z]F`Yb`bYb`V`Y]VYb`\_`ØbbYb`"

ð`XYb`UbXYfYb`D`UmcZlGd]Y`Yb`j`Yf`cfYb`X]Y`:`cf]XU`DUbh\Yfg`ni  
 <Ui`gY`[`Y`[`Yb`X]Y`HUa`dU`6Um@[` \hb]b[` `a` ]h`%)`" `B]Wc`Ghi`fa` ` \_Ua  
 ]b`X]YgYa` `Gd]Y` `Ui` Z`Yhk` U`nY` \b` `A` ]bi` hYb` `9]bgUhnY]h` `5`\_hi` Y` `ghY` \h  
 Yg` ]b` XYf` `6Uhh`Y`cZ`:`cf]XU` `&.`%`ZØf`X]Y`DUbh\Yfgž`X]Y`ni`j`cf`VY]XY  
 5i`gk`Åfhggd]Y`Y`[`Yk`cbbYb` \UhhYb`"

GhUh]gh]gW` ` [`YgY` \Yb` `nY][`Yb`X]Y`C`hhUk`U`GYb`Uhc`fg` ]b`X]YgYf`GU]gcb  
 Y]b`Y`VYY]b`Xfi`W`\_Yb`XY`DYf`Zc`fa`UbW` `]b`X]Yb`D`Umc`Zgž`k`cVY]`X]Y  
 [`Yb`Ui`Y` `5b`U`mgY`k`YgY`bh`]W`Yf`Gd]Y`d`Uf`Ua`Y`hYf`k` ]Y` ,`VYfn`U` \gd]Y`  
 i`bX`GW`i`ggei`chY` ]a`a`Yf`k` ]YXYf`9]bV` ]W`\_Y` ]b`X]Y`GhÅf`\_Yb`XYg  
 HYUa`g`[`Yk`Å` \fh` `8]Y` `YmhY` `5`\_hi`U` ]g]Yfi`b[` `XYf`B`<`@`GhUh]gh]\_Yb  
 ZUb`X`Ua` `&+` `5df]` `&\$&)` `ghUhhž`k`Ug`i`bhY`fghfY]W`hž`k` ]Y`Xmb`Ua` ]gW`  
 X]Y`G]hi`Uh]cb` ]b`X]Yb`D`Umc`Zg` ]gh`"

:`Øf`k`Y]hYfY` ðZcfa`Uh]cbYb`ni`Gd]Y`ghUh]gh]\_Yb`i`bX  
 HYUa` `Y]ghi`b[`Yb`\_ØbbYb` ðhYfYgg]YfhY`X]Y`**GØXXYi`hgW`Y`  
 NY]hi`b[` ]gck` ]Y`X]Y`BYk`Mcf`\_H]a`Yg`VYgi`W`Ybž`i`a` `a`Y` \f`ØVYf`  
 X]Y`U`\_hi`Y` `Yb` `9bhk` ]W`\_i`b[`Yb` ]b`XYf`B`<`@`ni`YfZU`fYb`" `GhUh]gh]\_Yb  
 ni`XYb`C`hhUk`U`GYb`Uhc`fg`g]bX`ni`XYa` `Ui`Z`**E`i`Ubh`<`c`W`\_Ym`**ni  
 Z]bXYb`"**

8YhU]`g	
J`c`f`ZU` ``	Gd`c`f`h`
C`f`h`	Hc`f`c`b`h`c`ž`?`Ub`U`X`U`
E`i`Y` `Y`b`	<ul style="list-style-type: none"> <li>• k`k`k` "gi`YX`_i`f]Yf"XY</li> <li>• k`k`k` "bm]a`Yg"Wc`a`</li> <li>• k`k`k` "ei`Ubh` \c`W`_Ym"Wc`a`</li> </ul>

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