

5`gZY`X`hfÀi a hij cb`A ]`hÀfghUbXcfh. `%\$\$  
>U\ fY` \ ]ghcf]gW\ Yf`K i bgW\ °

8]Y`78I # K 5`d`Ubh`X]Y`5bg]YX`i b[ `XYf`6i bXYgk Y\`f`b  
5`gZY`Xž`k c`XYf`K i bgW\ `bUW\ `Y]bYa `A ]`hÀfghUbXcfh`ØVYf  
%\$\$`>U\ fY`VYghY`h"



5`gZY`Xž`8Yi hgW\ `UbX`!`>5`gZY`X`k ]fX`gY]h`a Y\`f`U`g`Y]bYa  
>U\ f\ i bXYfh`i a `Y]bYb`K i bgW\ `[ Yfi b[ Ybž`XYf`ZØf`j ]Y`Y`6Yk c\`bYf  
i bX`X]Y`c`\_U`Y`Dc`]h`\_`j cb`[ fc>Yf`6YXYi hi b[ `]gh`X]Y`5bg]YX`i b[  
Y]bYg`A ]`hÀfghUbXcfhg`8]Y`78I # K 5`dfØZi`XYfnY]h`X]Y  
A Ò[ `]W\`\_Y]hYbž`k ]Y`X]YgYf`K i bgW\ `Xi fW\ `XYb`A U[ ]ghfUh  
i a [ YgYhnh`k YfXYb`\_ØbbhYž`k ]Y`X]Y`C`VYf\`Ygg]gW\`Y`NY]hi b[ `VYf]W\`hY`h"

< ]ghcf]gW\ `[ YgY\`Yb`k Uf`5`gZY`X`gW\`cb`]a `A ]hhY`U`hYf`i bX`]b`XYf  
ZfØ\`Yb`B`Yi nY]h`Y]b`VYXYi hgUa`Yf`C`fhž`b]W\`h`ni `Yhnh`k Y[ Yb`gY]bYf  
ghfUhY[ ]gW\`Yb`@U[ Y`U`g`6Ugh]cb`"K`À\`fYbX`XYg`>U\`fYg`%, `\$`k`i`fXY  
XUg`="`:`Øg]`]Yf!`6UHU]`cb`]b`5`gZY`X`ghU]cb]Yfhž`YXcW\`gW\`cb`%, \$\*  
k ]YXYf`Ui Z[ Y`Øgh`"Hfchn`a Y\`fYfYf`J`Yfgi W\`Y`]a`%-`" >U\`f\`i bXYfhž

Y]bY`XUi Yf\UZhY` ; Ufb]gcb`ni`YhUV`]YfYbž`gWXY]hYfhYb`X]YgY`Ub  
i bhYfgWXYX`]WXYb`<ØfXYb`"Gc`k i fXY`% , - - `Y]b`bYi Yf`J Yfgi W  
[ YghUfhYhž` ; Ufb]gcbgghUXh`ni`k YfXYbž`XYf`YXcW`Ua  
?f]Y[ ga ]b]ghYf]i a`UV[ Y`Y`bh`k i fXY`" ð a Yf`k ]YXYf`j YfVUbX`a Ub  
a ]h`XYf` ð XY`XYb`HfUi a`j cb`k ]fhgW`UZh`]WXYa`i bX  
[ YgY`gW`UZh`]WXYa`5i ZgW`k i b[ "

## < ]ghc f]gWXY`F ØW\_gW`À [ Y

ð a`@Ui ZY`XYf` ð \fY`k i fXYb`nU`fY]WXY`5bhfÀ [ Y`ni`f`GhUh]cb]Yfi b [   
j cb`A` ]]hÀf`]b`5`gZY`X` [ YghY`hž`XcW`V`]YVYb`X]YgY`Ài Z[ `Ui Z[ fi bX  
i bni fY]WXYbXYf` ð ZfUghfi`\_hi`fi`bX` ð j Ygh]h]cbga`Ò [ `]W`\_Y]hYb  
YfZc` [ `cg`"- %&`k U[ hY`6Øf [ Yfa`Y]ghYf`8f`" ? Uf`J`Ò`g]b [ `Y]bYb  
k Y]hYfYb`J Yfgi W`ž`XYf`YVYbZU`g`\_Y]bY`Ni`gh]a`a`i`b [ `ZUbX`"  
K`À`fYbX`XYg`9fghYb`K`Y`h`\_f]Y [ g`k`Uf`YX][ `]W`\_Y]bY  
F YgYfj`YY]b`Y]h]j`cf`C`fhž`X]Y`VU`X`Ub`X]Y` : fcbhj`Yf`Y [ h`k i fXY`" ð  
XYb`%-`\$Yf` ð \fYb`\_cbbhY`\_i`fnnY]h][ `Y]bY` ; Ufb]gcbgghUXh  
Y]b [ Yf]W`hY`h`k`YfXYbž`X]Y`U`YfX]b [ g`Xi`fW`XYb`5i`gVfi`W`XYg  
Nk`Y]hYb`K`Y`h`\_f]Y [ g`i`bX`XYb`XUa` ]h]j`YfVi`bXYbYb`5i`gVUi`XYf  
? UgYfbYb`Ub`XYf`<`c`W`ghfU`»`Y`b]W`h`ØVYf`YVh`U`h`"

B UW`?f]Y [ gYbXY`j`YfZ]Y`Yb`X]Y`Y`Ya`U`][ Yb`A` ]]hÀf [ YVÀi`XY  
ni`gY`YbXgž`i`bX`Yfgh`%-`\*`\$`k i fXY`XYf`6i`bXYg [ fYbngW`i`hn`]b  
5`gZY`X`Ub [ Yg]YXY`h`9]b`bYi`Yg`?`Ud]hY`]]b`XYf` ; YgW`]W`hY`XYf  
GhUXhž`XcW`X]Y`<`c`Zbi`b [ `Ui`ZY]bY`XUi`Yf`UZhY`a` ]]hÀf]gWXY  
DfÀgYbn`k i fXY`]a`a`Yf`k ]YXYf`Yb`hÀi`gW`h`Bi`b`V`Y]Vh`gdUbbYbXž  
c`V`X]Y`J`YfUb`hk`cfh`]WXYb`XYf`GhUXh`Yg`X]Yga`U`gW`UZZYbž`5`gZY`X  
U`g`GhUbXdi`b`\_h`XYf`6i`bXYgk`Y`f`ni`YhUV`]YfYbž`ni`a`U`Y]b  
A`]]hÀfghUbXcfh`Y]bY`Yf`YV`]WXY`fYW`h`]WXY`6YXYi`hi`b [ `]b`XYf  
A`]]hÀf [ YgW`]W`hY`U`hž`Ui`W`]a`?`cb`hYi`h`XYf`a`cXYfbYb  
6i`bXYgk`Y`f`"

## 9]b`6`]W`\_`]b`X]Y`Ni`\_i`bZh

8]Y`X][ ]hU`]g]YfhY`A` ]]hÀfUfW`]j`UfVY]h`XYg`6i`bXYgUfW`]j`g`]gh`Y]b  
k Y]hYfYg`k`]W`h][ Yg`9`Ya`Yb`hž`XUg`X]Y` [ YgW`]W`h`]WXY`J`Yf`\_bØdZi`b [   
XYf`FY [ ]cb`ni`a`A` ]]hÀf`j`YfXYi`h`]W`h`@Ui`h`XYf`6i`bXYgUfW`]j`  
k YfXYb`\_cb]bi`]Yf`]W`8c`\_i`a`Yb`hY`X][ ]hU`]g]Yfhž`i`a`]g]Y`Y]bYf`

VfY]hYfYb`2 ZZYbh]W\_X]h'ni [ `Ab[ `]W`ni `a UW\_Xb"8Uni `[ Y\ÖfYb  
 @U[ Y\_UfhYb`Ui g`XYa `9fghYb`K Y`h\_f]Y[ `gck ]Y`, VYf`]YZYfi b[ Yb  
 a `]hÅf]gW\_XYf`Cf[ Ub]gUh]cbYb"8c`W\_XY`bZcfa Uh]cbYb`hfU[ Yb`XUni  
 VY]ž`X]Y`6YXYi hi b[ `j`cb`GhUbXcfhYb`k ]Y`5`gZY`X`]b`XYf`XYi hgW\_Xb  
 A `]hÅf[ YgW\_X]W\_XhY`ni `j`YfghY`Yb"

8 Ug`b`hYfYggY`Ub`i bgYfYf`a `]hÅf]gW\_Xb`J`Yf[ Ub[ Yb`Y]h`VYk Y[ h  
 g]W\_X`]b`XYf`2 ZZYbh]W\_X]h`Ui Z`Y]bYa `c`Yb`B`j`YUi "`A`h`XYf`bYi Yb  
**8 UhYb VUb\_`ni f`a `]hÅf]gW\_Xb`DfÅgYbn`]b`8Yi hgW\_X`UbX`\_ÖbbYb**  
 6Øf[ Yf`bi b`i a ZUb[ fY]W\_XY`bZcfa Uh]cbYb`UVfi ZYb.`J`cb  
 Hfi ddYbhY]`Yb`ØVYf`GhUbXcfhXUhYb`V]g`ni `XYb`J`YfÅbXYfi b[ Yb`]b  
 XYf`6i bXYgk Y`fghfi `hi f"8]YgY`D`UhZcfa `V]YhYh`Ui W\_X`X]Y  
 A Ö[ `]W\_X]hž`U\_h]j`ni a `9f`U`hi bX`ni f`8c`i a YbhUh]cb`XYf  
 a `]hÅf]gW\_Xb`; YgW\_X]W\_XhY`VY]ni hfU[ Yb"

5b[ `YgYb`X]Y`J`YfUbhk`cfh]W\_Xb`]b`5`gZY`X`Ub`X]YgYb``]ghcf]gW\_Xb  
 K`i`fnY`b`i`bX`XYa`X][`hU`Yb`Ni`[`Ub[`ni`f`A`]hÅf[`YgW\_X]W\_XhY`ž`\_ÖbbhY  
 X]Yg`XYb`Ub[`Y`[`Y`Y[`hYb`HfUi`a`Y]bYf`;`Ufb]gcb`]b`XYf`GhUXh  
 j`Yfk`]f`\_]W\_Xb"CV`XUg`J`cf`UVYb`X]Yga`U`j`cb`9fZc`[`[`Y`f`Öbh`gY]b  
 k`]fXž`V`Y]Vh`UVni`k`UfhYb"

8YhU]`g	
Cfh	5`gZY`Xž`8Yi hgW_X`UbX
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "cVYf`Ygg]gW_XY!nY]hi b[ "XY</li> <li>• k k k "Vi bXYgUfW_X]j "XY</li> <li>• XYi hgW_XY!a`]hUYfghUbXcfhY! bUW`%-`(`)"XY</li> </ul>

6Ygi W\_XYb`G]Y`i`bg`Ui`Z.`bU[`!\YggYb"XY