

? f]Y[ ' ]b 'B U\ cgh. ' ðgfUY` 'i bX ' ðfUb 'hUi a Y`b  
]b 'bYi Y`9g\_U`Uh]cb °

ðgfUY`ZØ\fh'a Ugg]j Y`@ ZhUb[ f]ZZY`Ui Z']fUb]gWXY  
Bi \_`YUfUb`U[ Yb`Xi fW ž'k Å\fybX`XYf`ðfUb'a ]h'J Yf[ Y`hi b[  
Xfc\h`K Uf`X]YgYf`GWf]hh'bchk YbX][ 3



HY`5j ]j ž' ðgfUY`!'8]Y`G]hi Uh]cb`ja 'B U\Yb`C ghYb`Yg\_U`]Yfh  
XfUa Uh]gW "'5a ' %' "' ð b ] ' & \$ & ) 'ZØ\fhY` ðgfUY` 'i a ZUggYbXY  
@ ZhUb[ f]ZZY`Ui Z']fUb]gWXY`A ]]hÅfUb`U[ Yb`i bX`Bi \_`YUfghÅhhYb  
Xi fW "'8]Yg`k i fXY`gWbY`'j cb`HY\YfUb'a ]h`Y]bYa  
F U\_YhYbVYgW i gg`Ui Z` ðgfUY`VYUbhk cfhYž'k Ug`X]Y`GdUbbi b[ Yb`]b  
X]YgYf`VYfY]hg`Yi d`cg]j Yb`F Y[ ]cb`k Y]hYf`Ub\Y]nh`'9i d`cg]cbYb  
k UfYb`]b` ðgfUY`ni '\ÖfYbž'i bX`X]Y`5fa YY`f]YZ`X]Y`6Yj Ö`\_Yfi b[  
XUni`Ui Z`g]W`]b`GW i mfÅi a Y`ni`VY[ YVYb`"6Yf]W`hYb`ni Zc`[ Y  
[ UV`Yg`a ]bXYghYbg`%)`J Yf`YhnhYž'k Å\fybX`Y]b`<cW\Ui`g`ja  
; fc»fUi a`HY`5j ]j`X]fY`\_h[ YhfcZZYb`k i fXY`"8]Yg`[ Y\h`Ui`g  
6Yf]W`hYb`j cb`a U]bdcgh`XY` \Yfj`cf"

B UW` ]fUb]gWYb`5b[ UVYbž`X]Y`j cb`GhUUhga`YX]Yb`j YfVfY]hYh

k i fXYbžZUbXYb`XfY]`5b[ f]ZZgk Y`Yb`ghUhhžX]Y`a Y\`fYfY`<i bXYfh  
F U\_YhYb`i a ZUgghYb``8]Y`F Yj c`i h]cbg[ UfXYb`XYg`≠Ub  
j YfÒZZYb h]W hYb`≠Zcfa Uh]cbYb`XUfØVYfž`XUgg`g]Y`8i hnYbXY  
a ]]hÅf]gW X Y`N]Y`Yž`Y]bgW X`]Y»`]W X`@ Zhk UZZYbghØhndi b\_hYbž`]bg  
J]g]Yf`[ Ybca a Yb`UVYb``8Yf`]fUb]gW X Y`GhUUhgcVYf\Ui dh  
5`Uhc``U\`5`]7\Ua YbY`]Y»`Xi fW X V`]W\_Ybž`XUgg`Yg`ni  
J Yf[ Y`hi b[ ga U»bU\ a Yb`\_ca a Yb`k YfXY``5i W X`i bVYghÅh][ hY  
6Yf]W X hY`Y[ Yb`bU\Yž`XUgg`X]Y`I G5`≠gfUY`VY]`XYf`F U\_YhYbUVk Y\`f  
i bhYfghØhnhYb``8Ug`I G!A ]]hÅf`\UVY]b`XYf`F Y[ ]cb`Y]bY`F U\_YhY  
ØVYf`Gmf]Yb`UV[ YZUb[ Yb``Ni XYa`VYf]W X hYhYb`5i [ YbnYi [ Yb`Ui g  
æfXUb]Yb`j cb` :`i [ cV`Y\_hYb`ž`X]Y`]b`a Y\`fYfYb` ; YV]YhYb  
[ Yg]W X hYh`k i fXYb`

## 9]b`[ Yn]Y`hYf`5b[ f]ZZ`Ui Z`XYb`≠Ub

8]Y`]gfUY`]gW X Yb`GhfY]h\_fÅZhY`[ f]ZZYb`ØVYf`%\$\$`N]Y`Y`]a`≠Ub`Ubž  
XUfi bhYf`GhÅhYb`]b`HY\YfUbž`HUVf]gž`GW X]fUg`i bX`X]Y`5hca Ub`U[ Y  
B UhUbg``9]bY`I fUbi a k UbX`i b[ gUb`U[ Y`]b`≠ZU\Ub`k Uf`YVYbZU`g  
VYhfcZZYb``≠gfUY`j YfZc`[ h`XUa`]h`XUg`N]Y`ž`XUg`]fUb]gW X  
5hca dfc[ fUa a`ni fØW\_ni k YfZYbž`XUg`j cb`j ]Y`Yb`U`g`YI ]ghYbn]Y`Y  
6YXfc\i b[ `ZØf`≠gfUY`k U\`f[ Ybca a Yb`k]fX``8]Y`A Y\`f\Y]h`XYf  
≠gfUY`]g`hY]h`X]YgY`5bg]W X hž`]bgVYgcbXYfY`bUW X`XYb`9f\_Yb`b`hb]ggYb  
ØVYf` : cfhgW X f]hY`]a`]fUb]gW X Yb`5hca dfc[ fUa a`ž`k ]Y  
; Y\`Y]a`X]Ybgh]bZcfa Uh]cbYb`nY][ Yb``@Ui h`hU[ YggW X Ui`"XY`\Uh  
XYf`≠Ub`VYfY]hg`[ YbØ[ YbX`k UZZYbZÅ\][ Yg`I fUb`ZØf`a`]bXYghYbg`%)  
5hca Vca VYb`

8]Y`]bhYfbUh]cbU`Y` ; Ya Y]bgW X UZh`g]Y\`h]b`XYf`a`]hÅf]gW X Yb  
9g\_U`Uh]cb`Y]bY`VYXYi hYbXY` ; YZU\`fž`X]Y`ni`Y]bYa`i a ZUggYbXYb  
?f]Y[ `ZØ\`fYb`\_ØbbhY``I B!7\YZ`5bh`b]c` ; i hYffYg`gck ]Y`a Y\`fYfY  
@ÅbXYf`ZcfXYfhYb`ni f`Ni fØW\_\U`hi b[ `i bX`ni`Y]bYa`5VVUi`XYf  
GdUbbi b[ Yb`Ui Z`≠a a Yf\]b`]gh`XYf`≠Ub`Xi fW X`X]Y`?cbZ]\_hY`]b`XYf  
F Y[ ]cb`ž`k ]Y`XYa` ; UnU!`?f]Y[ `ž`]b`gY]bYf`a`]hÅf]gW X Yb  
<UbX`i b[ gZÅ\][ \_Y]h`[ YgW X k`ÅW X h``5``YfX]b[ g`V`Y]Vh`X]Y  
6YZØfW X hi b[ ž`XUgg`J Yf[ Y`hi b[ gU\_h]cbYb`[ Y[ Yb`I G!GhØhndi b\_hY`]b  
XYf`F Y[ ]cb`b]W X h`Ui g[ YgW X`cggYb`k YfXYb`\_ØbbYbž`k Ug`X]Y  
G]hi Uh]cb`k Y]hYf`j Yf`\_ca`d`]n]Yfh`

# 8 ]Y ` < ]b hYf[ fØbXY `XYf`5 b [ f]ZZY

8 Yf`5b [ f]ZZUi Z`XYb`≠Ub`]gh`HY`Y]bYf`Àb [ YfZf]gh][ Yb`GhfUHY [ ]Y  
≠gfUY`gž`XYggYb`F Y [ ]Yfi b [ `a ` ]]hÀf]gWXY`@Øgi b [ Yb`XYa  
X]d`ca Uh]gWXYb`J cf[ Y\Yb`j cfn]Y`h`≠gVYgcbXYfY`XYf`?Ua dZ  
[ Y [ Yb`]bhYfbUh]cbU`Y`J cfk ØfZYž`≠gfUY`gYhnY`<i b [ Yf`U`g  
?f]Y [ gk UZZY`ja `; UnUghfY]ZYb`Y]bž`\_ØbbhY`Xi fW`XYb`[ Yn]Y`hYb  
A `]]hÀf]gW`U [ `UV [ Y`Yb`\_h`k YfXYb`"6Y`]XYf`5bU`mgY`XYf  
<]bhYf[ fØbXY`k ]fX`XYi h]W`ž`XUgg`XYf`≠Ub`Ui W  
GhY`j YfhfYhYfcf [ Ub]gUh]cbYb`]b`XYf`F Y [ ]cb`i bhYfghØhnhž`X]Y`≠gfUY`  
VYXfc`Ybž`XUfi bhYf`X]Y`<]gVc`U`i bX`X]Y`<i h`!F YVY`Yb`"8]YgY  
Cf [ Ub]gUh]cbYb`g]bX`YXcW`gY]h`XYa `+"`C`\_hcVYf`&\$&'`Yf`YV`]W  
[ YgW`k`ÀW`hi bX`\_cbbhYb`b]W`h]b`[ Yk`c`b`hYf`K`Y]gY`Ui Z`X]Y  
5b [ f]ZZY`fYU [ ]YfYbž`k ]Y`nXZ`XY`VYf]W`hYh"

8 ]Y`]bhYfbUh]cbU`Y`5hca YbYf [ ]YU [ Ybhi`f`f595k`U`h`XYb`≠Ub  
k ]YXYf`c`h`VYgW`i`X][ hž`gY]bY`J YfdZ]W`hi b [ Yb`ni`f`Bcb!  
Dfc`]ZYfUh]cb`j`cb`5hca`k`UZZYb`b]W`h`Y]bni`U`hYbž`k`Ug`X]Y`G`\_Ydg]g  
[ Y [ YbØVYf`HY`YfUbg`bi`\_`YUfYb`5a`V]h]cbYb`j`YfghÀf`h`≠`XYf  
J Yf [ Ub [ Yb`Y]h [ UV`Yg`nU`fY]W`Y`YfZc`[ `cgY`J Yf`U`bX`i b [ Yb  
nk ]gW`Yb`XYb`i`G5`i bX`XYa `≠Ub`ØVYf`XUg`5hca`dfc [ fUa`a`ž  
gcXUgg`X]Y`5i`gg]W`hYb`ZØf`Y]bY`Zf]YX`]W`Y`@Øgi b [ `XYfnY]h`U`g  
Ài » Yfgh [ Yf]b [ `Y]b [ YgW`Àhnh`k`YfXYb"

8 ]Y`@U [ Y`V`Y]Vh`Ub [ YgdUbb`hi bX`j ]Y`Y`6YcVUW`hYf`k`Y`hk`Y]h  
j`YfZc`[ Yb`X]Y`9bhk ]W`\_i b [ Yb`]a`B`U`Yb`C`ghYb`a`]hni bY`a`YbXYf  
6Ygcf [ b]g`9g`V`Y]Vh`UVni`k`UfhYbž`k ]Y`g]W`X]Y`a`]hÀf]gWXYb  
5\_h]cbYb`k`Y]hYf`YbZU`hYb`i bX`k`Y`W`Y`c`[ Yb`g]Y`ZØf`X]Y`[ YgUa`hY  
F Y [ ]cb`U`VYb`k`YfXYb"

8 YhU]`g	
C fh	HY`5j ]j ž`≠gfUY`
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "a U]bdcgh"XY</li><li>• k k k "hU [ YggW`Ui`"XY</li><li>• k k k "nXZ\`Yi`hY"XY</li></ul>

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