

# B ]Y X`]W X Y `? UhnYb `]a `5`ha Ø\`hU`. `K Yf Z]bXYh`Y]b `bYi Yg`Ni \Ui gY3

9bhXYW\_Yb`G]Y`X]Y`j ]Y`Z`h][ Y`? UhnYbk Y`h`]b`K Y]» YbVi f[ !  
; i bnYb\Ui gYb.`5Xcdh]cbžH]YfgWxi hni bX`gØ» Y`; YgW X]W hYb  
j cb`j ]YfVY]b][ Yb` : fYi bXYb"



; i bnYb\Ui gYbž`8Yi hgW`UbX`!`a`a U`Yf]gWYb`@UbX\_fY]g  
K Y]» YbVi f[ !; i bnYb\Ui gYb`g]bX`? UhnYb`b]W h`bi f`< Ui gh]YfYž  
gcbXYfb`k U\fy` : Ua` ]`Yba` ]h[ `]YXYf" `8]Y`6YgcbXYf\Y]h`X]YgYf  
GUa`hdZchYb`n]Y\h`b]W h`bi f`X]Y`6`]W\_Y`XYf`9]b\Y]a` ]gWYb`Ui Z]g]Wž  
gcbXYfb`VY[ Y]ghYfh`Ui W`nU\`fY]W X`? UhnYb`]YV\UVYfž`X]Y`]`fY  
GW`bUddgW`ØggY`a` ]h`XYb`Öfh`]WYb`BYk`gdcfhU`Yb`hY`]Yb" `K ]Y`  
**b b"XY`VYf]W hYhž`n]YfYb`Y]bn][ Ufh][ Y`DYfgØb`]W`\_Y]hYb`k ]Y`XYf`  
? Uhf`9W`c`a` ]h`gY]bYa` ]gY`hYbYb`XfY]ZUFV][ Yb` : Y`ž`XUg`Ui Z[ fi bX  
Y]bYf`7\`fca`cgca`YbUbca`U`]Y`Yb`hghUbXYb`]ghž`X]Y`\Y]a` ]gWYb  
K`c\bn]a`a`Yf" `8Yf`ZØb`Z`A`f][ Y`? Uhf`[ Y\Öfh`ni`XYb`k`Yb][ Yb  
a`Àbb`]WYb` ; `ØW`g`UhnYbž`X]Y`Yg`[ ]Vh"**

8Yf`GdU[ Uh`nk ]gWYb`H]Yf`]YVY`i bX`J`YfUbhk`cfh`b[ `k`]fX`]a

H]Yf\Y]a`]b`i`bnYb\Ui`gYb`Ua`5`ha`Ø\`gYY`\Yfj`c`ffU[`YbX`  
[`Ya`Y]ghYfh`8]YgYg`H]Yf\Y]a`]gh`X]Y`YfghY`5b`Ui`ZghY``Y`ZØf`  
H]YfgW\i`m`]b`XYf`FY[`]cb`i`bX`V]YhYh`Y]bY`VfY]hY`DU`YhY`Ub`  
j`Yfa`]hY`VUfYb`H]YfYbž`XUfi`bhYf`<`i`bXYž`?`Y]bh]YfYž`J`Ò[`Y`i`bX`  
bUhØf`]W\`Ui`W`?`UhnYb``5i`g`XYf`B`UW\`VUfgW\`UZh`\_ca`a`Yb`j`]Y`Y`  
;`YgW\]W\hYbž`X]Y`nY][`Ybž`k`]Y`hUh\_fÅZh][`XYf`H]YfgW\i`m`j`YfY]b`  
Yb[`U[`]Yfh]`gh``Gc`VYf]W\hYh`h]Yf\Y]a`"WŁa`ØVYf`X]Y`dZ][`Yb`  
9\fybUa`h]W\Ybž`X]Y`g]W\`b]W\h`bi`fi`a`X]Y`H]YfY`\_Øa`a`Yfbž`  
gcbXYfb`Ui`W\`[`YfbY`VY];`Ugg][`Y\Yb`cXYf`GdYbXYbU\_h]cbYb`  
\Y`ZYb"

## 8]Y`GhUfg`Ui`g`XYa`H]Yf\Y]a

Ni`XYb`W\Ufa`UbhYb`7\UfU\_hYfYb`]a`H]Yf\Y]a`[`Y\`Øfh`XYf`?`UhYf`  
:`fUbnGW\`bY]XYfž`Y]b`nk`Y]`Å\`f][`Yf`j`Yfgd]Y`hYf`;`YgY``Yž`XYf`j`cb`  
Y]bYa`?`]bXYf[`UfhYb\_]bX`VYb`Ubb`h`k`i`fXY``9f`\_fyi`nh`ghYh][`X]Y`  
K`Y[`Y`gY]bYf`A`]hVYk`c`bYf]bž`XYf`?`UhnY`:`fUbn]g`\_U``9]bY`k`Y]hYfY`  
<`Y`X]b`]gh`A`]bnYž`X]Y`U`g`GhfYi`bYf]b`Ui`ZY]bYf`6Ui`ghY``Y`[`YZ`bXYb`  
k`i`fXY``<`Yi`hY`h\`fcb`h`g]Y`U`g`?`Øb][`]b`XYg`<`Ui`gYg`i`bX`\`Uh`g]W\`  
Y]b`@VYb`]a`@`I`i`g`YfUfVY]hYh``5i`W\`X]Y`VU`X`Y]b`Å\`f][`Y`A`]Už`X]Y`  
Ui`g`XYa`H]Yf\Y]a`]b`8YhYb\Y]a`ghUa`a`h`i`bX`U`g`Df]bnYgg]b`  
VYnY]W\`bYh`k`]fXž`\`Uh]`\fYb`D`Uhn]b`Y]bYa``]YVYj`c``Yb`Ni`\`Ui`gY`  
[`YZ`bXYb"

?`UhYf`@ci`]ž`VY`\_Ubb`h`U`g`G`W\`a`i`gYh][`Yf`ž`k`i`fXY`YVYb`ZU``g`]a`  
H]Yf\Y]a`8YhYb\Y]a`UXcdh]Yfhi`bX`]gh`Y]bY`XYf`j`]Y`Yb`  
9fZc`[`g[`YgW\]W\hYbž`X]Y`XUg`H]Yf\Y]a`hÅ[`]W\`j`YfnY]W\`bYb`\_Ubb``  
8]YgY`9fZc`[`Y`g]bX`c`Zh`XUg`FYgi`hUh`Y]bYf`]bhYbg]j`Yb`  
J`Yfa`]h`i`b[`gUfVY]hž`X]Y`g]W\`YfghY``hž`XUgg`YXYg`H]Yf`]b`Y]b`  
dUggYbXYg`Ni`\`Ui`gY`\_ca`a`h`8]Y`J`Yfa`]h`i`b[`g\_cghYb`ZØf`Y]bY`  
?`UhnY`j`Uf]]YfYb`nk`]gW\`Yb`)`\$`i`bX`%\$\$`9i`fcž`UV\`Åb[`][`j`cb`5`hYf`  
i`bX`9][`YbgW\`UZhYbž`k`]Y`h]YfgW\i`hn`][`U`XY`a`]hY]`h"

## 5Xcdh]c`bgdfc`nYgg`i`bX`J`YfUb`hk`c`fhi`b`[

8Yf`Dfc`nYgg`XYf`?`UhnYb`UXcdh]cb`VY[`]bb`h`c`Zh`a`]h`Y]bYf`  
dYfg`Øb`]W\`Yb`6YfUhi`b[`ž`]b`XYf`\_`Uf[`YghY``h`k`]fXž`k`Y`W\`Yg`H]Yf`]b`  
X]Y`@VYb`gg]hi`Uh]cb`XYg`5XcdhYfg`dUggh`9]bY`J`cf`\_cb`hfc``Y`]a`

bYi Yb`Ni \Ui gY`ghY`h'g]W\Yfz`XUgg`X]Y`? UhnY`Y]bYb`g]W\YfYb`D`Uhn  
 Z]bXYh`Ni XYa` [ ]Vh`Yg`k`Yfhj`c`Y`≠Zcfa`Uh]cbYb`ni`f`<U`hi`b`[`i`bX  
 DZY[`Yž`X]Y`bYi`Yb`6Yg]hnYfb`\`Y`ZYbž`X]Y`J`YfUbhk`cfhi`b`[`Z0f`\`fY  
 bYi`Yb`j`]YfVY]b][`Yb`i`fYi`bXY`ni`ØVYfbY\`a`Yb"

B UW\`XYf`5Xcdh]cb`g]bX`X]Y`H]YfgW\i`hnj`YfY]bY`Ui`W\`k`Y]hYf\`]b  
 5bgdfYW\`dUf`hbYf`Z0f`i`fU[`Yb`i`bX`i`bhYfghØ`hnYb`X]Y`bYi`Yb  
 H]YfVYg]hnYf`Xi`fW\`fY[`Y`a`À»][`Y`i`dXUhYg`"≠`XYf`FY[`]cb`[`]Vh`Yg  
 b]W\`h`bi`f`XUg`H]Yf\`Y]a`ž`Ui`W\`c`\_U`Y`H]Yf`Ā`fnhY`i`bX`i`YgW\`Ā`ZhY  
 V]YhYb`Xf]b[`YbX`VYb`Øh][`hY`i`bhYfghØ`mi`b`[`Z0f`X]Y  
 H]YfgW\i`hnUfVY]h`K`Yf`U`gc`gY`Vgh`Y]bYb`bYi`Yb`A`]hVYk`c`\`bYf  
 gi`W\`hž`gc`hY`b]W\`h`n`Ø[`Yfb`i`bX`g]W\`Yf`\_i`bX][`Ybž`k`Ug`X]Y`FY[`]cb  
 ni`V]YhYb`\`Uh"

? UhnYbZfYi`bXgW\`UZh`k`]fX`]b`i`i`bnYb`\`Ui`gYb`i`fc»[`YgW\`f]YVYb`  
 Y]bY`YW\`hY`<`YfnYbgUb[`Y`Y[`Yb`\`Y]h`

8YhU]`g	
C`fh	;`i`bnYb`\`Ui`gYbž`8Yi`hgW\`UbX
E`i`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"bb"XY</li> <li>• k`k`k`"h]Yf\`Y]a`"W`a</li> <li>• h]YfgW\i`hn`][`U"XY</li> </ul>

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