

Ghc fWk YbbYgh'Ua '6cXYbgYY.  
< cZZbi b[ gj c`Y' † b[ j Ò[ Y`hfchn  
< YfUi gZcfXYfi b[ Yb °

5a '6cXYbgYY [ ]Vh'Yg'YfghYb'Ghc fWk YbbUWk i Wk g'&\$&) ž  
k Å\fybX'<YfUi gZcfXYfi b[ Yb'k ]Y'K YhhYfi bX  
: i hhYf\_bUdd\Y]h'X]Y'6fi hnY]h'dfÅ[ Yb"



@]bXUi ž'8Yi hgWk`UbX'!'8]Y'F ØW\_\_Y\ f'XYf'GhØfWk Y' ]b'X]Y'FY [ ]cb  
fi bX'i a`XYb'6cXYbgYY' ]a`VUmYf]gWk Yb'FUi a` ]gh'Y]b'ZfYi X][ Yg  
9fY][ b]gž'XUg'Ui g'XYb`YhnhYb' †\ \fyb' ]a` a`Yf'a`Y\ f'6YXYi hi b[  
[ Yk ]bbh`J cf'Y]b][ Yb' †\ \fyb' fUghYhYb' VYfY]hg'GhØfWk Y'Ua  
6cXYbgYYž'i bX'bi b' [ ]Vh'Yg'YfZfYi` ]Wk Y'BUWk f]Wk hYb' '8 Ug'DUUF  
@]gg]i bX'@ Xk [ [ \Uh]b'A chUWk`YfZc`[ fY]Wk`BUWk i Wk g  
[ fc» [ Ync[ Yb'"8cfh`Uh'X]Y': Ua` ]Y'GWk ]Y`b'Y]bYb'A UghYb  
Ui Z[ YghY`hž'i a`X]Y' [ YZ]YXYfhYb': fYi bXY'Ubni`cW\_Ybž'k Ug'g]Wk`U`g  
WYj YfYf'GWk UWk ni [ 'Yfk ]Yg'"9]b'6Y]hfU[ 'j cb'GWk k ÅV]gWk Y  
YfnÅ\`hj cb`XYb`\YfUi gZcfXYfbXYb' l a`ghÅbXYbž'X]Y'XYb'6fi hl  
9fZc` [ 'XYf'GhØfWk Y' ]b'XYf'J Yf[ Ub[ Yb\Y]h'VYY]bhfÅWk h][ h`\UVYb"

⊕XYb`YhnhYb`⊕\fYb`Yf`YVhYb`X]Y`GhØfWXY`ja`a`Yf`k`]YXYf`  
GWk`]Yf][`\_Y]hYb`"K`YhYf`i`bX`:`i`hYf`\_bUdd\Y]hghY`hYb`[`fc»Y`  
<ØfXYb`XUf`"9]b`\_]bXYf`cg`[`YV`]YVYbYg`DUUf`Ui`g`XYa`  
J`cfUf`VYf`[`Yf`F`\Y]bU`"\`Uh`gc`[`Uf`X]Y`⊕`b`[`Yb`j`cb`@]gg]`i`bX`@`Xk`][`  
Ub`[`Y`[`f]ZZYb`"5i`W`Y]b`DUUf`Ui`g`CVYffY]hbUi`a`i`gghY`a`]h`  
Å\b`]WXYb`DfcV`Ya`Yb`\_Åa`dZYbž`cVkc`\`g]Y`ni`XYb`  
YfZc`[`fY]WXYfYb`6fi`hdUUfYb`]b`XYf`FY`[`]cb`[`Y\ØfYb`"8Ug`  
,`VYf`YVYb`XYf`?Ø\_Yb`nY][`h`YXcW`ž`XUgg`Yg`Ui`W`d`cg]h]j`Y`  
9bhk`]W`i`b`[`Yb`[`]Vh`8fY]`⊕`b`[`ghØfWXY`Ui`g`XYa`B`Ygh]b`A`chnUW`  
\UVYb`Yg`[`YgW`UZZž`k`Å\fYbX`Y]b`j`]YfhYg`?Ø\_Yb`b]W`h`ØVYf`YVhY`"  
5i`ZfY`[`YbX`V`Y]Vhž`XUgg]b`XYb`b`ÅW`ghYb`K`c`W`Yb`X]Y`ZØbZ`  
@]bXUi`Yf`GhcfWXYb`bUW`\_ca`a`Yb`ZØ`[`Y`k`YfXYb`"

## 8 Ug`@YVYb`XYf`GhØfWXY`

K`Ug`a`UW`h`Y][`Yb`h]W`XYb`GhcfW`gc`VYgcbXYfg3`8]YgY`Y`Y`[`Ub`h`  
k`]f`\_YbXYb`H]YfY`[`Y\ØfYb`ni`XYb`Ni`[`j`Ø`[`Y`b`ž`X]Y`]\fY`B`YghYf`  
VYj`cfni`[`h]b`c`ZYbYbž`ZYi`W`hYb`@UbXgW`UZhYb`VUi`Yb`gY]Yb`Yg`  
:`Y`XYfž`K`]YgYb`c`XYf`cf`[`Ub]gW`VYk`UW`gYbY`:`Yi`W`h`[`YV]YhY`"A`]h`  
6fi`hYbž`]b`XYbYb`K`Y]VW`Yb`nk`]gW`Yb`&`V]g`\*`9]Yf`Y`[`Yb`ž`Vf]b`[`h`  
Y`XYf`Gca`a`Yf`Y]bY`bYi`Y`:`YbYfUh]cb`Ui`Z`X]Y`K`Y`h`"8]Y`6fi`hnY]h`  
VYhfÅ`[`h`Yhk`U`"\$`HU`[`Yž`]b`XYf`VY]XY`9`hYfbhY]Y`]b`hYb`g]j`ZØf`]\fY`  
?Ø\_Yb`gcf`[`Yb`"8]Y`Ö`\_c`c`[`]gW`Y`6YXYi`hi`b`[`XYg`K`Y]»ghcfW`Yg`]gh`  
b]W`h`ni`i`b`hYfgW`Å`hnYbž`XYb`b`g]Y`g]b`X`k`]W`h`[`Y`⊕X]\_Uhc`fYb`ZØf`  
[`Ygi`bXY`^2`\_cgmg`hYa`Y`"8Ya`Yb`hgd`fYW`Yb`X`g]b`X`  
GW`i`hna`U»b`U`a`Yb`ž`k`]Y`X]Y`K`]YXYf`YfghY`i`b`[`j`cb`  
:`Yi`W`h`[`YV]YhYb`i`b`X`b`UW`\`U`h][`Y`@Ub`Xk`]fhgW`UZh`i`b`Yf`Ågg`]W`ZØf`  
]\fY`9f`U`hi`b`[`ž`k`]Y`Ui`W`]a`**5fh]\_Y`j`cb`HfUX]h]cb`Ufh`@YVYb`**  
VYgW`f]YVYb`k`]fX`"

8Yf`K`Y]»ghcfW`\`Uh`b]W`h`bi`f`Y]bYb`\`c`\Yb`GhY`Y`bk`Yfh]b`XYf`  
BUhi`fž`gcbXYfb`gd]Y`h`Ui`W`]b`j`]Y`Yb`?`i`hi`fYb`Y]bY`VYXYi`hYbXY`  
F`c`Y`"J`cb`:`YVi`fhggma`Vc`]\_`V]g`\]b`ni`hfUX]h]cbY`Yb`  
:`Y]Yf`]W`\_Y]hYb`ni`f`GhcfW`!F`ØW`\_Y`f`g]b`X`X]Y`[`YZØ`[`Y`hYb`H]YfY`  
ca`b]df`ÅgYb`h`"À`fY`6`U`nf]hi`U`Y`ž`VY`[`Y]hYh`j`cb`?`Udd`Yfb`i`b`X`  
H`ÅbnYbž`gh`Å`\_Yb`X]Y`6]b`Xi`b`[`nk`]gW`Yb`XYb`DUf`hb`Yfb`i`b`X`g]b`X`  
[`Y]W`nY]h][`Y]b`k`i`b`XYfgW`Ø`b`Yg`GW`Ui`gd]Y`ZØf`X]Y`5bk`c`\b`Yf`"

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

8]Y`Gh0fWY`]b`XYf`FY[ ]cb`a`0ggYb`k`Y]hYf\]b`Z0f`]fY  
 BUW\_]ca`a`Yb`gcf[ Yb`z`X]Y`hA[`]W`0VYf`Y]b`?`]c[ fUa`a`:`Y]gW  
 ni`a`K`UW`gYb`VYb`0h][ Yb`"8]Y`BU`fi`b[ gUi`ZbU`a`Y`YfZc`[ h]`cf  
 U`Ya`Xi`fW`XUg`Ub[ Yb`j`cb`0gY`\_hYb`i`bX`\_`Y]bYb`G`Ai`[ Yh]YfYb`"  
 J`cf`X]YgYa`<]bhYf[ fi`bX`V`Y]Vh`UVni`k`UfhYb`z`k`]Y`g]W`XYf`FYgh`]W`Y  
 Gca`a`Yf`Yb`hk`]W`\_`Y`b`k`]fX`"K`YfXYb`@]gg`]i`bX`@`Xk`][`]fY`?`0`\_`Yb`ni  
 Z0[ [ Y`J`0[ Y`b`Yfn]Y`Y`b`\_`0bbYb`3`K`YfXYb`X]Y`Gh0fWY`]a`<`YfVgh  
 fYW`hnY]h][`bUW`5Zf`\_`U`Z]Y[ Yb`3  
 :`Ubg`XYf`Gh0fWY`\_`0bbYb`Ui`Z`X]Y`\_`ca`a`Yb`XYb`K`cW`Yb`[ YgdUbbh  
 gY]b`z`k`A`fYb`X`X]Y`BU`hi`f`]f`GW`Ui`gd]Y`Y`b`hZU`hYh`"

J`cb`?`]a`Uk`UbXY`V]g`ni`fi`fVUbYb`9b`hk`]W`\_`i`b[`]X]Y  
 <`YfUi`gZc`fXYfi`b[ Yb`z`j`cf`XYbYb`X]Y`Gh0fWY`ghY`Yb`z`g]b`X  
 nU`fY]W`"8`cW`X]Y`F`0W`\_`Y`f`XYf`Gh0fWY`i`bX`]fY`?`]bXYfghi`VY  
 g]b`X`Y]b`NY]W`Yb`XU`Z0f`z`XUgg`hfc`hn`U`Y`f`K`]Xf][`\_`Y]hYb`Ui`W  
 <`cZ`bi`b[`]i`bX`9fb`Yi`Yfi`b[`]a`0[`]W`g]b`X`"9]b`6`]W`\_`Ui`Z`]fY  
 @YVYb`gk`Y]gY`i`bX`X]Y`<`YfUi`gZc`fXYfi`b[ Yb`nY][`h`z`k`]Y`k`]W`h][`Yg  
 ]gh`z`XYb`@YVYb`gfUi`a`ni`Yf`U`hYb`z`i`a`XYb`Gh0fWYb`Y]bY`[ Ygi`bXY  
 Ni`\_i`bZh`ni`g]W`Yfb`z`k`]Y`X]Y`0`Zc`fa`Uh]cbYb`j`cb`D`UbYh`K`]ggYb  
 j`YfXYi`h]W`Yb`"

8YhU]`g	
C`f`h	@]bXUi`z`8Yi`hgW`_`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"gW`k`UYV]gW`Y`XY</li> <li>• hfUX]h]c`b`Ufh!`YVYb`XY</li> <li>• k`k`k`"d`UbYh!`k`]ggYb`XY</li> </ul>

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