

: fUi Yb 'a ØggYb 'j b 'K ]Yb 'ZØf 'Hc ]`YhhYb  
nU\ `Yb. ' =gh'XUg '8 ]g\_f]a ]b]Yfi b [ 3

K ]Yb 'ZØ\ fh; YVØ\ fYb 'ZØf 'ÒZZYbh]WXY 'Hc ]`YhhYb 'Y]bž'VYhf]Zzh  
: fUi Yb 'X]g\_f]a ]b]YfYbX/; 5K 'k Ufbh'gY]h'&\$%\$ 'j cf  
I b [ `Y]W\Y]h"



K ]Ybž'² ghYffY]W\ '! '†'K ]Yb 'gcf[ h'X]Y 'Bi hni b [ 'ÒZZYbh]WXYf  
Hc ]`YhhYb 'ZØf 'Y]bYb 'ja a Yf'k ]YXYf 'Ui Zh]Y\YbXYb  
8 ]g\_i gg]cbgbYVY""K ]Y 'a Y]bVYn]f\_"Uh'VYf]W\hYhž'a ØggYb 'j cf  
U`Ya ' : fUi Yb 'j b 'fYbca a ]YfhYb '@U[ Yb 'k ]Y 'XYa 'F Uh\Ui gd`Uhn'cXYf  
Ua 'D]Yf'&&'ZØf'XYb 'Ni [ Ub[ 'ni 'ÒZZYbh]WXYb '? UV]bYb ') \$ '7Ybh  
VYfUddYb""A ÀbbYf'\ ]b[ Y [ Yb ' [ Yb]Y»Yb 'XYb 'J cfhY]'\_cghYb`cgYf  
D]ggc]fgž'X]Y'XYb'a Y]ghYb 'j cb ]\bYb 'XYb 'K Y [ 'ni a ' '?`c' i a gcbgh  
Yfa Ò[ `]WXYb""8 ]YgY 'DfUI ]g'\Uh'X]Y  
; `Y]W\VY\UbX'i b [ gUbK U`hgW\UZh'Ui Z'XYb 'D`Ub '[ Yfi ZYbž'X]Y'X]YgY  
8 ]g\_fYdUbn'U'g'X]g\_f]a ]b]YfYbX'Ya dZ]bXYh"

I b[ `Y]W\ Y]h'i bX`8]g\_f]a ]b]Yfi b[

≠g[ YgUa h[ ]Vh`Yg`]b`XYf`6i bXYg\Ui dhghUXh`%\*( `ÒZZYb`h`]W\Y  
Hc]`YhhYbž`j cb`XYbYb`a Y\`f`U`g`' \$`\_cghYbdZ]W\h][ Y`?UV]bYb`g]bX`  
8]YgY`F`Y[ Y`i b[ `[]`h`]bgVYgcbXYfY`ZØf`X]Y`j cb`XYf  
A U[ ]ghfUhgUVhY`]i b[ `ZØf`5VZU`k ]fhgW\UZh`fA`5`(`, `É`VYhf`]YVYbYb  
5b`U[ Yb``@Ui h`X]YgYf`6Y\`ØfXY`k ]fX`XUg`6YbØhni b[ gYbh[ Y`h`j cf  
U`Ya`ni f`8YW`i b[ `XYf`F`Y]b][ i b[ g!`i bX`5i Zg]W\hg\_cghYb  
Yf\cVYb``K`À\`fYbX`XUg`6Ybi hni b[ gYbh[ Y`h`ZØf`X]Y`Hc]`YhhYb`i bhYf  
XYf`5i Zg]W\h`j cb`A`5`(`, `[ `]hž[ ]Vh`Yg`]b`5b`U[ Yb`j cb`A`5`(`)  
fK ]YbYf`; Yk`ÀggYfÉ`UbXYfY`F`Y[ Y`i b[ Yb`"

9]b`k`Y]hYfYf`Di b\_hž`XYf`]b`XYf`8]g\_i gg]cb`Ub[ YgdfcW\Yb`k`i fXYž  
]gh`XYf`Ni [ Ub[ `ZØf`?]bXYf`V]g`%( `↘\`fY`gck ]Y`A`YbgW\Yb`a`]h  
6Y\]bXYfi b[ Ybž`X]Y`]b`XYb`VYhfYi hYb`Hc]`YhhYb`\_cghYb`cg`Ui Z`X]Y  
?UV]bYb`XØfZYb``5i » Yf\U`V`XYf`6Yhf]YVgnY]hYb`g]bX`X]Y`Hc]`YhhYb  
gc[ Uf`ZØf`U`Y`\_cghYb`cg`"

8]Y`8]g\_i gg]cb`ØVYf`X]Y`i b[ `Y]W\Y`< UbX\UVi b[ `j`cb  
Hc]`YhhYb`bi hni b[ g[ YVØ`fYb`n]Y\`h`g]W\`VYfY]hg`gY]h`&\$%\$`Xi fW\  
X]Y`GhUXhž`c`bY`XUgg`Yg`V]g\`Yf`ni`bYbbYbgk`YfhYb`Y`bXYfi b[ Yb  
[ Y\_ca`a`Yb`]gh``8]Y`A`5`(`, `d`Ub`h`YXcW\`Y]bY`,`VYfdfØZ] b[ `XYf  
G]hi Uh]cbž`k Ug`XYb`6YhfcZZYbYb`<cZZbi b[ `a`UW\h`"

I b]gYI !Hc]`YhhYb`U`g`@Øgi b[ 3

8cW\`b]W\h`bi f`]b`K ]Yb`[ ]Vh`Yg`,`VYf`Y[ i b[ Yb`ni f`J`YfVYggYfi b[  
XYf`Hc]`YhhYbg]hi Uh]cb``5i W\`b`8Yi hgW\`UbXž`k ]Y`  
**hfUb]gbhYfei YYf`cf[** `ZYghghY`hž`k ]fX`X]Y`9]bf]W\hi b[ `j`cb`I`b]gYI !  
Hc]`YhhYb`j cfUb[ Yhf]YVYbž`i a`Y]bY`X]g\_f]a ]b]Yfi b[ gZfY]Y`Bi hni b[  
ni`Yfa`Ò[ `]W\Yb``8]YgY`8]g\_i gg]cb`n]Y\`h`g]W\`Ui W\`Xi fW\`X]Y  
Yi fcd`À]gW\Yb`B`UW\`VUf`ÅbXYfž`k`c`ÒZZYb`h`]W\Y`Hc]`YhhYb`c`Zh  
[ YgW\`YW\hYf[ YhfYb`b`h`g]bX` `k Ug`b]W\h`V]b`ÅfYž  
]bhYf[ YgW\`YW\h`]W\Y`i bX`hfUb]g[ YgW\`YW\h`]W\Y`DYfgcbYb`ghUf`\_  
Ui ggW\`]Y» h`"

I b]gYI !Hc]`YhhYb`\_ØbbhYb`Y]bY`[ i hY`@Øgi b[ `V]YhYbž`]bXYa`g]Y

F Ui a `ZØf`U`Y` ; YgW`YW hYf`gW UZZYb`i bX`X]Y`Bi hni b[ `ZØf`J`ÄhYf`  
a ]h]`fYb`? ]bXYfb`Yf`Y]W`hYfb`" `6]g`Yf][ Y`9fZU`fi b[ Yb`nY][ Ybž`  
XUgg`]b`I b]gYI !5b`U[ Ybž`k ]Y`Yhk U`]b`<Ua Vi f[ ž`XUg`6YXØfZb]g`  
bUW`Df]j Uhgd`ÄfY`i bX`GUi VYf`\_Y]h`Ui Z`VY]XYb`GY]hYb`Ä`b`]W`  
`cW` [ YgW`Ämhk ]fXž`c`bY`XUgg`Yg`ni `j Yfa Y`fhYb`BYbbi b[ Yb`  
j cb`DfcV`Ya Yb`\_Ua "

Ni \_ØbZh][ Y` , VYf`Y[ i b[ Yb`

8]Y`J cfhY]`Y`j cb`I b]gYI !Hc]`YhhYb`g]bX`\_`Uf.`G]Y`\_ØbbhYb`b]W`h`bi f`  
8]g`\_f]a ]b]Yfi b[ `UVVUi Ybž`gcbXYfb`Ui W`XUni `VY]hfU[ Ybž`XYb`  
Ni [ Ub[ `ni `ÖZZYbh]W`Yb`GUb]hÄffÄi a Yb`ni `j YfY]bZUW`Yb`" `⊕`  
BYi VUi hYb`k ]fX`a ]h`Yfk Y]`Y`j YfghÄf`\_h`Ya dZc`Ybž`  
[ YgW`YW hgbYi hfU`Y`9]bnY`hc]`YhhYb`Y]bni d`UbYbž`i a `XYb`  
5bZcfXYfi b[ Yb`Y]bYf`j ]Y`ZÄ`h][ Yb` ; YgY`gW UZh[ YfYW`hni`  
k YfXYb"

9]b`6`]W`\_bUW`8Yi hgW`UbX`nY][ hž`XUgg`gY]h`XYf`9]bZØ`fi b[ `XYg`  
; YgW`YW hgY]bhfU[ g` X]j Yfg`]a `⋈U`f`&\$%, `Ui W`Xcfh`d`fÄj Ybh]j Y`  
A U» bU`a Yb`ni f`J Yfa Y]Xi b[ `j cb`8]g`\_f]a ]b]Yfi b[ `Ub[ Yghc» Yb`  
k i fXYb`"8]Y`fYW`h]W`Yb`FU`a YbVYX]b[ i b[ Yb`g]bX`YXcW`bcW`  
b]W`h`ØVYfU`""\_`Uf`XYZ]b]Yfh`"

⊕`X]YgYa `?cbhYI h`k ]fX`Yg`gdUbbYbX`ni `VYcVUW`hYbž`cV`i bX`k ]Y`  
g]W`X]Y`Hc]`YhhYb]g]hi Uh]cbYb`]b`K ]Yb`j YfÄbXYfb`k YfXYb`"8 Ug`  
6YXØfZb]g`bUW`Y]bYf`ZU]fYbž`[ YfYW`hYb`@Øgi b[ `]gh`XU` `Ymh`]Y[ h`  
Yg`Ub`XYb`j YfUbhk cfh]W`Yb`GhY`Ybž`X]Y`f]W`h][ Yb`K Y]W`Yb`ni`  
ghY`Yb"

8YhU]`g	
C fh	K ]Ybž`² ghYffY]W`
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "a Y]bVYn]f`_`Uh</li> <li>• k k k "hfUb]g]bhYfei YYf"cf[</li> <li>• k k k "XYi hgW`UbXZi b`_bcj U"XY</li> </ul>

6Ygi W\ Yb`G]Y`i bg`Ui Z.`a Y]b!k ]Yb"bYh