

# 5`hY` : U\ ffÄXYf`ZØf`bUW\ \U`h][ Y`A cV]`hÄh ]b`A Uf]U\]`Z`bYi` j`Yfk`YfhYb`°

⊕`A Uf]U\]`Z`k`YfXYb`U`hY` : U\ ffÄXYf`ZØf`Y]bY`bUW\ \U`h][ Y`A cV]`hÄh`[ Ybi`hnh`"6Øf`[ YfVYhY]`][ i`b`[ `i`bX`FYWmW]b`[ `ghY\Yb`  
]a` :`c`\_`i`g`"



A Uf]U\]`Zž`²` ghYffY]W\`!`⊕`A Uf]U\]`Z`V`Ø\Yb`bYi`Y`⊗YYb`ni`f`  
bUW\ \U`h][ Yb`A cV]`hÄh`"8Yf`6Yn]f`\_`\Uh]g]W\`Ui`ZX]Y` : U\ bY`  
[ YgW\ f]YVYbž`U`hY` : U\ ffÄXYf`b]W\`h`U`g`GW`f`chž`gc`bXYfb`U`g`  
k`Yfh]`c`Y`FYggci`fW\`ni`VYhfUW\`hYb`"⊕`Y]bYf`[ Ya`Y]bgUa`Yb`  
⊕]h]Uh]j`Y`XYf`GD²`ž` ;`fØbYbž`²`J`D`i`bX`BYcg`k`i`fXY`Y]b`5bhfU`[`ni`f`  
J`Yfk`Yfhi`b`[`X]YgYf` : U\ ffÄXYf`]b`Y]bYf`6Yn]f`\_gj`YfhfYhi`b`[`gg]hni`b`  
Y]bgh]a`a`][`Ub`[ Ybca`a`Yb`"8]YgYg`J`cf\UVYb`gc`X`Uni`X]YbYbž`Ui`Z`  
UVUbXcbYX`6]\_Yg`Ui`Za`Yf\_gUa`ni`a`UW\Ybž`X]Y`ja`"ÖZYbh]W\Yb`  
F`Ui`a`UV`[ YghY`h`g]bX`"8]Y`GhUXhfY]b][`i`b`[ žj`YfhfYhYb`Xi`fW\`X]Y`  
A`5`(`,`ž`k`]fX`]a`YfghYb`GW\`f]h`Y]bY`DfØZ`b`[`XYf` : U\ ffÄXYf`  
j`cfbY\`a`Yb`i`bX`a`]h\]`ZY`Y]bYf`<`]bk`Y]ggW\`Y]ZY`X]Y`9][`YbhØa`Yf`  
XUfØVYf`]bZcfa`]YfYbž`XUgg`XUg`F`UX`]bbYf\`U`V`j`cb`Yhk`U`j`]Yf`  
K`cW\Yb`YbhZYfb`h`k`]fXž`ZU`g`Yg`b]W\`h`UV`[ Y\`c`h`k`]fX`"

K Ug[ YbUi 'dUgg]YfhUVYf'a ]h'XYb'j Yfk U]ghYb'8fU\hYgY'b3'6`Y]Vh  
XUg': U\ffUX'bUW\5V`Ui ZX]YgYf': f]ghi bVYfØ\fhž`UbXYh'Yg'Ui Z  
XYa 'JYfk U\fd`Uhn'XYf'A 5'(`, 'b'G]a a Yf]b[ 'i bX'bUW\`nk Y]  
A cbUhYb'[ Y\h'Yg']b'XUg'9][ Ybhi a 'XYf'GhUXh'K ]Yb'ØVYf'"A Uf\_i g  
Fi a Y'\Ufhž'XYf'6Yn]f\_gj c fghY\Yf'j cb'A Uf]U\]'Z'\YVh\Yfj c fž'k ]Y  
k ]W\h][ 'XYf'Ni gUa a Yb\Ub[ 'nk ]gW\Yb'I a k Y'hVYk i gghgY]b' i bX  
A cV]'hÀh']gh"@Ui h'gY]bYb'5b[ UVYb'k YfXYb' i b[ YZ\`f`%\$i 'XYf  
: U\ff\XYfž'X]Y'g]W\`Y]W\h'fYdUf]YfYb'`UggYbž'Ub'XYb'(`, Yf!HUbX`Yf  
j Yf\_Ui Zhž'k À\fybX'k Y]hYfY`%\$i 'Ub'gcn]U`Y'9]bf]W\hi b[ Yb  
k Y]hYf[ Y[ YVYb'k YfXYbž'X]Y'A YbgW\Yb'VY]'XYf'F Y]bhY[ fUh]cb' ]b  
XYb'5fVY]hgd fcnYgg' i bhYfghØhnYb"

8]Y'6Øf[ Yf'k YfXYb'U\_h]j 'Y]b[ YVi bXYbž']bXYa 'g]Y'Ui W'gY`Vgh  
XUni 'Ui Z[ Yfi ZYb'k YfXYbž'j YfX\W\h][ `Ub[ Y'UV[ YghY`h': U\ff\XYf  
ni 'a Y`XYb""8]Yg'\_Ubb'X]fY\_h'VY]'XYf'6Yn]f\_gj c fghY\i b[ 'cXYf'ØVYf  
X]Y' GU[ 'g'K ]Yb !5dd`YfZc'[ Yb"8]Y'A 5'(`, '\Uh'U`Y]b' ]a `YhnhYb  
>U\`fi bX'&"\$\$\$': U\ff\XYf'Ui g'XYa 'GhUXhV]'X'YbhZYfbhž'XUfi bhYf  
Yhk U`%\$\$'Ui g'XYa '\*"'6Yn]f\_"N]Y`]'ghYgž'X]Y'J Yfk Yfhi b[ 'XYf  
: U\ff\XYf'Xi fW'ghÀf\_YfY'6Øf[ YfVYhY]][ i b[ 'i bX'?ccdYfUh]cbYb  
a ]h'K Yf\_ghÀhhYb' ]a ' ; fÀh`k Y]hYf'Ui gni VUi Yb"

## B UW\ U`h][ \_Y]h'i bX`A cV]'hÀhg\_cb nYd hY

8]Y'8]g\_i gg]cb' i a 'bUW\ U`h][ Y'A cV]'hÀh\Uh'b]W\h'bi f' ]b'K ]Ybž  
gcbXYfb'Ui W'Vi bXYgk Y]h'Ub'6YXYi hi b[ '[ Yk cbbYb"6][ '8UhU  
gd]Y'hXUVY]'Y]bY'nYbhfU`Y`F c`Yž' i a 'X]Y'A cV]'hÀh'YZZY\_h]j Yf' i bX  
i a k Y'hZFYi bX']W\Yf'ni '[ YghU'hYb""9]bY'Ghi X]Y'XYg'; cg`Uf'`bgh]hi hg  
ZØf'j YfVfUi W\Yf[ YfYW\hYg'J Yfg]W\Yfb'j YfXYi h]W\h'X]Y'K ]W\h][ \_Y]h  
j cb'A cV]'hÀhgXUhYb""8]YgY'8 UhYb'X]YbYb'b]W\h'bi f'XYf  
J YfVYggYfi b[ 'j cb'J Yf\_Y\fg]bZfUghfi \_hi fž'gcbXYfb'hfU[ Yb'Ui W  
ni f'9bhk ]W`i b[ 'ni \_i bZhgc f]Ybh]YfhYf'J Yf\_Y\fg\_cb nYd hY`VY]""Gc  
gc`Y]bY`UhhfU\_h]j Y`@Øgi b[ 'ZØf'XYb'ØZZYbh]W\Yb'DYfgcbYbj Yf\_Y\ f  
[ YgW\ UZZYb'k YfXYbž'X]Y'b]W\h'bi f' i a k Y'hZFYi bX']W\ž'gcbXYfb  
Ui W`\_cghYbYZZ]n]Ybh']gh"

8]Y' Bchk YbX][ \_Y]h'Y]bYf'A cV]'hÀhgk YbXY' ]gh' i bi a ghf]hhYb""Hfchn  
hYW\ b]gW\Yf': c fhgW\ f]hhY' ]a '6YfY]W\ gUi VYfYf' i bX`Y]gYf  
: U\fnYi [ Y`V`Y]Vh'XYf'a c hcf]g]YfhY'J Yf\_Y\ f`Y]bY' [ fc»Y

l a k Y`hVY`Ughi b[ " , VYf`Y]b : ØbZhY`U`Yf`HfY]V\Ui g[ UgYa ]gg]cbYb  
 ]b`8Yi hgW\`UbX`fYgi `h]Yfh`Ui g`XYa `J Yf`\_Y`f`"N]Y`]gh`Ygž`X]Y  
 `Ä`f`]W\Yb`9a ]gg]cbYb`V]g`&\$` \$`Yf`YV`]W`ni`gYb`\_Yb`i bX`Y`hnh`]W  
 V]g`&\$`(` `hfY]V\Ui g[ UgYi hfU`ni`k`Yf`XYb`"8]YgY`Ua`V]h]cb]YfhYb  
 D`ÄbY`k`Yf`XYb`Xi`fW`[i`hY`8`UhYb`i`bX`]b]bcj`Uh]`Y`J`Yf`\_Y`fgd`Ubi`b[  
 i`bhYfa`Ui`Yfh`"

8]Y`9ffY]W\i b[ `Y]bYf`bUW\`U`h][`Yb`A`cV`]hÄh`Yf`Zc`f`XY`fh`Y]bY  
 A]gW\i b[ `Ui`g`A`U»`bU\`a`Yb`i`bX`b]W\h`bi`f`hY`W\`b]gW\Y`@Ögi`b[`Yb`"  
 <]Yfni`nÄ`Yb`X]Y`J`Yf`U[`Yfi`b[`Ui`Zi`a`k`Y`h]`Yfh`Ä[`]W\YfY  
 J`Yf`\_Y`fghf`Ä[`Yf`i`bX`X]Y`Bi`hni`b[`YfbYi`YfV`UfYf`F`Yggci`fW`b`"9]b  
 ]bhY[`f]YfhYf`5bgUhnž`XYf`Ui`W\`b]W\h`hY`W\`b]gW\Y`A`U»`bU\`a`Yb  
 i`a`ZUggž`k`]fX`U`g`i`bYf`Ägg`]W\`YfUW\`hY`hž`i`a`X]Y`?`]a`Un]Y`Y`ni  
 YffY]W\Yb`"

⊖`X]YgYa`?`cbhYi`h`gd]Y`h`Ui`W\`XYf`5i`ghUi`gW\`i`bX`X]Y  
 Ni`gUa`a`YbUfVY]h]bbYf`U`V`XYf` ;`Ya`Y]bXYb`Y]bY`Yb`hgW\Y]XYbXY  
 F`c`Y`"Gc`VY`hcbh`XUg`i`a`k`Y`hVi`bXYgUa`h`X]Y`K`]W\h][`\_Y]hY]bYf  
 i`a`ZUggYbXYb`J`Yf`\_Y`fghf`UhY[`]Yž`X]Y`Ui`ZX]Y`6YXØfZb]ggY`XYf  
 6Øf[`Yf`Ui`g[`Yf]W\`hY`h]gh`i`bX`[`Y]W\`nY]h][`Ö`\_`cb`ca`]gW\Y`gck`]Y  
 Ö`\_`c`c`[`]gW\Y`5gdY`hY`VYfØW`g]W\h][`h`"

8]Y`≠XYb`]b`A`Uf]U\`]Z`\_`ÖbbhYb`gca`]h`U`g`Y]b`A`i`ghYfVY]gd]Y`ZØf  
 UbXYfY`6Yn]f`\_Y`X]YbYbž`XYbb`k`Ybb`Yg`i`a`bUW\`U`h][`Y`A`cV`]hÄh  
 [Y\`hž`]gh`XYf`K`]YbYf`K`Y[`a`Ö[`]W\Yfk`Y]gY`Ui`W\`XYf`f]W\h][`Y`"

8YhU]`g	
Cfh	A Uf]U\`]Z`²`ghYffY]W\
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "a Y]bVYn]f`_`Uh</li> <li>• k k k "[ cg`Uf!]bgh]hi`h`XY</li> <li>• k k k "i a k Y`hVi bXYgUa`h`XY</li> </ul>

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