

; YXYb\_ZY]Yf'ni a '' \$! Å\ f][ Yb'6YghY\ Yb  
XYf'GhY[ `]hnYf'Gd]Y[ Y`k UbX

5a '%%"`đ b]`&\$&) `Z]bXYh`X]Y': Y]Yf'ni a '' \$! Å\ f][ Yb  
6YghY\ Yb'XYf'GhY[ `]hnYf'Gd]Y[ Y`k UbX'Ua `<Yfa Ubb!9\`Yfg!  
D`Uhn`ghUhh"



< Yfa Ubb!9\`Yfg!D`Uhnž'%%%' `6Yf`]bž`8Yi hgW\`UbX`!'5a '' \$"  
A U] &\$&) `k ]fX`VYfY]hg'a ]h`GdUbbi b[ `Ui Z`X]Y`VYj c fghY\ YbXY  
: Y]Yfghi bXY`Ua `%%%"`đ b]`&\$&) `[ YV`]W\_h" `8]YgY`J YfUbghU`hi b[ ž`X]Y  
i a `%) "\$ \$`I `f`Ua `<Yfa Ubb!9\`Yfg!D`Uhn`]b`GhY[ `]hn`ghUhhZ]bXYhž`]gh  
Ub`Ägg`]W\`XYg`" \$! Å\ f][ Yb'6YghY\ Ybg`XYf'Gd]Y[ Y`k UbX`[ Yd`Ubh"  
Cf[ Ub]g]Yfh`k ]fX`X]Y': Y]Yf`j cb`XYf`b]h]Uh]j Y`<Ui g`K c`ZYbghY]bž  
Y]bYa `J YfY]bž`XYf`g]W\`XYf`9f\U`hi b[ `XYf`Y\Ya U`][ Yb`GmbU[ c[ Y  
GhY[ `]hn`i bX`XYf': ÖfXYfi b[ `]bhYf`\_i `hi fY`Yf`6Y[ Y[ bi b[ `k]Xa Yhž  
gck ]Y`XYa `6Yn]f\_gUa h`GhY[ `]hn!NY\`YbXcfZ"

8]Y`Gd]Y[ Y`k UbXž`Y]b`Yf]bbYfi b[ g\_i `hi fY`Yg`8Yb\_nY]W\Ybž`Y\ fh  
X]Y`9f]bbYfi b[ `Ub`&&- `ØX]gW\Y`A ]hVØf[ Yf]bbYb`i bX`A ]hVØf[ Yfž  
X]Y`k Å\ fYbX`XYf`bUh]cbU`gcn]U`]gh]gW\Yb`<YffgW\UZh`XYdcfh]Yfh

k i fXYb"6Yn]f\_gVØf[ Yfa Y]ghYf]b`A UfYb`GWXY`YbVYf[ `YVh`X]Y  
YggYbh]Y`Y`F c`Y`XYf`Gd]Y[ Y`k UbX`ZØf`XUg`ÖZZYbh`]WXY` ; YXYb\_Yb  
i bX`XUg`\_c`Y`\_hj] Y` ; YXÅW`hb]g`XYg`6Yn]f\_g`Yfj`cf`8Ua` ]h`k`]fX  
b]W`h`bi`f`Ub`X]Y`J`Yf[ Ub[ Yb`Y]h`Yf]bbYfhž`gcbXYfb`Ui`W`Y]b  
6Yk`i`gghgY]b`ZØf`X]Y`K` ]W`h] [ \_Y]h`XYg` ; YXYb\_Ybg`]b`XYf  
 ; YgY`g`W`UZh`[ YgW`UZYb`"

## 8 ]Y` ; YgW` ]W` hY` XYf` Gd]Y [ Y`k UbX

8 ]Y`Gd]Y [ Y`k UbX`VY]bXYh`g]W`Ua` <Yfa`Ubb!9`Yfg!D`Uhn`i`bX  
YfghfU`h`]b`]\fYf`gdYn]Y`Yb` ; YghU`hi`b[ `a` ]h`Gd]Y [ Y`b`"G]Y`Yf]bbYfh  
b]W`h`bi`f`Ub`X]Y`Y`Ya`U`][ Y`GmbU[ c[ Yž`X]Y`%` - + ]cb`A`cgYg  
K`c`ZYbghY]b`YfVUi`hi`bX`ni`Y]bYf`GmbU[ c[ Y`i`a` [ YVUi`h`k`i`fXYž  
gcbXYfb`Ui`W`Ub`X]Y`8YdcfhUh]cbYb`XYf`ØX]gW`Yb`6Yj`Ö`\_Yfi`b[  
6Yf`]bg`"8]YgY`hfU[ ]gW`Yb`9fY][ b]ggY`VY[ UbbYb`%- ( %a` ]h`XYf  
gmghYa`Uh]gW`Yb`9bhY][ bi`b[ `i`bX`8YdcfhUh]cbž`X]Y`V]g`ni`a  
 : fØ`U`f`%- ( )`UbXUi`YfhY`i`bX`ØVYf`) "\$\$\$`ØX]gW`Y`HcXYgcdZYf  
ni`f` : c`[ Y`UhhY`"

8 ]Y` ; YgW` ]W` hY` XYf` ØX]gW`Yb` ; Ya`Y]bgW`UZh`]b`6Yf`]b!GhY[ `]hn`]gh  
 [ YdfÅ[ hj`cb`Y]bYf`XfUa`Uh]gW`Yb`K`YbXY`"æ`U`f`%-`'`YVhYb  
 \]Yf`ØVYf` "\$\$\$`ž`XYbž`k`Å`fYbX`%- ( )`bi`f`bcW`fi`bX`%) \$  
ØVf][ V`]YVYb`"8]Y`GW`fYW`\_Ybg`YffgW`UZhž`X]Y`a` ]h`XYa`6Y[ ]bb`XYf  
bUh]cbU`gcn]U`]gh]gW`Yb`J`YfZc`[ i`b[ `Y]b`Yf[ ]b[ ž`]\bhYf]Y»`h]YZY  
K`i`bXYb`]b`XYf` ; YgY`g`W`UZh`"

## ? i`hi`fY`Yg` ; YXÅW`hb]g`i`bX` ; YXYb`\_gh`ÅhhYb

8 Ug`&\$`"U`f`i`bXYfhž`]b`XYa`6Yf`]b`GW`Ui`d`Uhn`VY]XYf`K`Y`h`\_f]Y [ Y  
i`bX`XYg`bUh]cbU`gcn]U`]gh]gW`Yb`F`Y [ ]a`Yg`k`Ufž`\Uh`Y]bY`J]Y`nU`  
j`cb`9f]bbYfi`b[ gcfhYb`\Yfj`cf[ YVfUW`h`8Yf`6Yf`]bYf`F`Ui`a`]gh  
 [ YZØ`h`a` ]h`8Yb`\_a`Å`Yfbž`X]Y`Ub`X]Y`C`dZYf`XYg`B`Uh]cbU`gcn]U`]ga`i`g  
Yf]bbYfbž`XUfi`bhYf`XUg`8Yb`\_a`U`ZØf`X]Y`Yfa`cfXYhYb`ž`XYb  
9i`fcdUgž`XUg`&\$`%`\$`Ua`6fUbXYbVi`f[ Yf`Hcf`Y]b[ Yk`Y]\h`k`i`fXY`  
8]YgY`8Yb`\_a`Å`Yf`g]bX`HY`]Y]bYf`i`a`ZUggYbXYb` ; YXYb`\_i`hi`fž`X]Y  
g]W`i]b`XYf`Y`Ya`U`][ Yb`<Ui`dhghUXh`Ybhk`]W`\_Y`h`\Uhž`i`a`X]Y  
 ; fÅi`Y`hUhYb`XYf`J`Yf[ Ub[ Yb`Y]h`Ub[ Ya`YggYb`ni`k`ØfX][ Yb`"

8 ]Y` ð]h]Uh]j Y`<Ui g`K c`ZYbghY]bž`X]Y`gY]h`9bXY`XYf`%- , \$Yf` ð\ fY U\_h]j` ]ghž`gd]Y`h`Y]bY`nYbhfU`Y`F c`Y` ]b`XYb`6Ya Ø\i b[ Yb`i a` XYb 9f\ U`h`XYg` \]ghc`f]gW`Yb`9fVYg`i b`X`X]Y`5i Z\_`Àfi b[ `ØVYf`X]Y ; YgW`Y`b]ggY`k` À`fYbX`XYg`B`Uh]cb`U`gcn]U`]ga` i`g`"8]Y`GhY[ `]hnYf Gd]Y[ Y`k` UbXž`X]Y`%- - )`Y]b[ Yk`Y]\`h`k`i`fXYž`i`a`ZUggh`%"+&' B`Ua`Ybž`i`bhYf`XYbYb`&&-`8`Ydc`fh]YfhY`Ui`g`GhY[ `]hn`j`YfnY]W`b`Yh g]b`X`"G]Y`V]YhYh`XYb`6Ygi`W`Yfb`b]W`h`bi`f`Y]bYb`9]bV`]W\_`]b`X]Y hfU[ ]gW`Y` ; YgW`]W`hYž`gcb`XYfb`Ui`W``ð`Zc`fa`Uh]cb`ghUZY`b`ØVYf`X]Y Y`Y`a`U`][`Yb`ØX]gW`Yb`A`]hV`Øf[`Yf`i`b`X`X]Y` ; YgW`]W`hY`XYf` GmbU[`c[`Y`"

8 Ug`8Yb`\_a`U`]gh`Y`XYfnY]h`ni`[`À`b[ `]W``i`b`X``À`X`h`X]Y`6Yj`Ò`\_`Yfi`b[ Y]bž`g]W``a`]h`XYf` ; YgW`]W`hY`XYf`ØX]gW`Yb` ; Ya`Y]bg`W`UZh`]b GhY[ `]hn`Ui`gY]b`Ub`XYfni`gYhnYb`"8]Y` ; YXYb`\_gh`À`hhY`ghY`\`h`gca`]h b]W`h`bi`f`ZØf`J`Yf[`Ub[`Yb`\`Y]hž`gcb`XYfb`Ui`W``ZØf`X`Ug`9b[`U[`Ya`Ybh Y]bYf`Y`VYbX][`Yb`9f]bbYfi`b[`g\_`i`h`i`fž`X]Y`k`Y]hYf`\]b [`YgY`g`W`UZh`]W``fY`Yj`Ub`h`]gh`"

: Øf`k`Y]hYfY`ð`Zc`fa`Uh]cb`Yb`]gh`X]Y`ð]h]Uh]j`Y`<Ui`g`K`c`ZYbghY]b i`bhYf`XYf`HY`YZcbbi`a`a`Yf`ž`(-`f`\$`Ł`\$`+`-`%`\*`&`'`-`ni`YffY]W`Yb`i`b`X VYZ]b`XYh`g]W``Ub`XYf`8`Ødd`Y`ghfU»`Y`(`%`]b`6Yf`]b`"

: Øf`j`Yfh]YZ`b`XY`9]bV`]W\_`]b`X]Y`6YXYi`hi`b[`XYf` ; YXYb`\_gh`À`hhYb`]b 6Yf`]b`Ya`dZY`\`Yb`g]W`X]Y`Zc`[`Yb`XYb`@]b`g.`VYf`]b`"XYž`  
**a`Ya`cf]U`a`i`gYi`a`g`cf[`ž`VYf`]b`"XY#gYb`"**

8YhU]`g	
C`f`h	<`Y`f`a`U`b`b`!`9`\`Y`f`g`!`D`U`h`n`ž`%`&`%`*`'`'`6`Y`f`]b`ž` 8`Y`i`h`g`W`\`U`b`X`
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"VYf`]b`"XY`</li> <li>• k`k`k`"a`Ya`cf]U`a`i`gYi`a`g`cf[`</li> <li>• k`k`k`"VYf`]b`"XY`</li> </ul>

**6Ygi`W`Yb`G]Y`i`bg`Ui`Z.`a`Y]b`!VYf`]b`"b`Y`h`**