

# 6Yf`]bYf`GWXi`bYi VUi .`? Øbgh`Yf [ YghU`hYb`Ni \_i bZh]b`? ÒdYb]W\_°

?i bgh`Ua`6Ui !K YhhVYk YfV`ni a`BYi VUi`Y]bYf`; fi bXgWxi`Y  
]b`? ÒdYb]W\_ .`Nk Ò`Z`? Øbgh`Yf]bbYb`dfÀgYbh]Yfh]bbcj Uh]j Y  
9bhk ØfZY`ni f`GWXi`[ YghU`hi b[ "



GhY``]b[ XUa a`%\$ž`%& ) )`6Yf`]bž`8Yi hgW`UbX`!`5a`%" " ' ð b ]  
&\$& )`k i fXY`VY`\_Ubbh[ Y[ YVYbž`XUgg`]a`FU`a Yb`XYf`6Yf`]bYf  
GWXi`VUi cZZYbg]j Y`Y]b`?i bgh`Ua`6Ui !K YhhVYk YfV`ZØf`XYb  
BYi VUi`Y]bYf`XfY]nØ[ ][ Yb`]; fi bXgWxi`Y`Ua  
GhY``]b[ XUa a`#< ]fhYghfU»Y`%\$`]b`6Yf`]b!`? ÒdYb]W\_`ghUhh[ YZi bXYb  
&Uhh`8i fW`XUg`6Yn]f\_gUa h`HfYdhck !`? ÒdYb]W\_`k i fXYb`nk Ò`Z  
h`Ybh]YfhY`? Øbgh`Yf]bbYb`i bX`? Øbgh`Yf`Y]b[ Y`UXYbž`\_Øbgh`Yf]gWY  
9bhk ØfZY`ZØf`X]Y`]; fi bXgWxi`Y`gck ]Y`X]Y`XUni [ Y`Øf][ Y`Gdcfh`U`Y  
i bX`X]Y`5i »YbUb`U[ Yb`ni`Ybhk ]W\_`Y`b`"8]Y`K YhhVYk YfVg`f`fm`hU[ hY  
Ua`&`"A U]`&\$& )`i bX`Uhh`X]Y`gWk ]Yf][ Y`5i Z[ UVYž`X]Y  
Y]b[ YfY]W`hYb`9bhk ØfZY`ni`VYk YfhYb`"

5i g`X]YgYa`K YhhVYk YfV`k i fXYb`nk Y]`9bhk ØfZY`Y]bgh]a a ][ `i bX

[`Y]WfUb[ ][`ni f`FYU`g]Yfi b[ `Ya dZc`Yb.` fc\ffc\ffc\` j cb  
B1bXcf`5b[ ghYbVYf[ Yf`i bX` : cfa Ybž`X]Y`?cbnYdhY`VYk U`fYb  
j cb`DUhf]W]U`GUbXcb]g"6YgcbXYfg`\Yfj cfni `YVYb`]gh`XYf`9bhk i fZ  
j cb`5b[ ghYbVYf[ Yfž`XYf`g]W`Ui Z`XUg`\]ghcf]gW`Y` ; Ugk Yf`\_Ua  
GhUbXcfh`VYn]Y`h"GY]b`?cbnYdh]g]Y`hj cfž`Y]bY`\_ca d`YhhY  
HfYddYb`U`i gk UbX`]a `GW`i `[ YV`Ai XY`gck ]Y`X]Y`Ub[ Y`K UbX`]a  
: cmYf`XYf`Gdcfh`U`Y`a ]h`Y]bYf`<UbXnY]W`bi b[ `ni `j YfgY`Ybž`X]Y  
X]Y`G]W`hVYhcbk UbX`U`g` 6`Uhh `bi hnh"8]Yg`\_ÖbbhY`Y]bY  
ZUgn]b]YfYbXY`j ]gi Y`Y`J YfV]bXi b[ `nk ]gW`Yb`J Yf[ Ub[ Yb`Y]hi bX  
Ni \_i bZh`gW`UZZYb"

? i bgh`Ua `6Ui `ZØf`B Yi VUi dfc`Y`\_hY`]b`6Yf`]b

DUFU`Y`ni `X]YgYa `K YhhVYk YfV`k i fXY`Y]b`k Y]hYfYf`?i bgh`Ua `6Ui !  
K YhhVYk YfV`ZØf`XYb`BYi VUi `Y]bYf` ; fi bXgW`i `Y`]b`XYf  
F Y]b]W`\_YbXcfZYf`GhfU»Y`\* \$`]b`6Yf`]b`Ui g[ Yfi ZYb"8Yf`K YhhVYk YfV  
]gh`VYf`]bk Y]h`cZZYb`i bX`i a ZUggh`ink Y]`D`UgYb"6]g`ni `&&\$"\$\$\$  
9i fc`f]b`\_i g]j Y`A k Gh`L`ghY`Yb`ZØf`X]Y`F`YU`g]Yfi b[ `XYf`?i bgh`ni f  
J YfZØ[ i b[ ž`k cVY]`X]Y`5i Zk UbXgYb`hgW`ÅX][ i b[ Yb`]b`XYf`YfghYb  
D`UgY`b]W`h[ YnU`h`k YfXYb"HY]`bY`a Yf]bbYb`i bX`HY]`bY`a Yf  
a ØggYb`g]W`V]g`ni a `&%"5df]`&\$&' `Uba Y`XYb"

≠`XYf`YfghYb`D`UgY`g]bX`≠YYbg\_]nnYb`ZØf`XYb`9]b[ Ub[ gVYfY]W`  
i bX`#cXYf`XUg`<Ui dhhfYddYb`U`i g[ YZcfXYfh"5i g`XYf`YfghYb`D`UgY  
k YfXYb`V]g`ni `nY`b`?Øbgh`Yf`Ui g[ Yk `Å`hž`X]Y`]b`XYf`nk Y]hYb  
D`UgY`XYhU]`Y]fhY`9bhk ØfZY`Ui gUfVY]hYb`a ØggYb"8Yf  
K YhhVYk YfV`]gh`HY]`XYf`6Yf`]bYf`GW`i `VUi cZZYbg]j Yž`X]Y`gY]h`&\$%+  
`Ai Zh`i bX`Ui Z`XYb`Ni ni [ `gck ]Y`X]Y`ghY][ YbXYb` ; YVi fhYbnU`Yb  
fYU[ ]Yfh"

K Y]hYfY`K YhhVYk YfVY`]a `GW`i `VUi

Ni g`Åhn`]W` `Uh`XUg`6Yn]f`\_gUa h`@]W`hYbVYf[ `Y]bYb`Å`b`]W`Ybž  
cZZYbYb`i bX`Ubcbma Yb`K YhhVYk YfV`ZØf`X]Y`≠hY[ f]YfhY  
GY`\_i bXUfgW`i `Y`5a `6fY]hYb`@ W`Yf`ÖZbYh" < ]YfVY]`k ]fX`XYf  
BYi VUi `j cb`XYf`<C K C ; 9`K c`b`i b[ gVUi [ YgY`gW`UZh`a V`< `]a  
5i ZhfU[ `XYg`@UbXYg`6Yf`]b`Xi fW`[ YZØ`fh" ?i `hi fghUXhf`Åh]b`8f"  
7Uhf]b` ; cW`\_gW`f78I L`VYhcb`h`X]Y`[ fc»Y`6YXYi hi b[

\_Øbgh`Yf]gWk Yf'; YghU`hi b[ `]b`X]YgYb`VUi `]Wk Yb`Dfc`Y`\_hYb"

8 Yf`5ba Y`XYgWk`i gg`ZØf`X]Y`HY]`bU\`a Y`Ub`X]YgYa`K`YhhVYk`YfV  
]gh`XYf', "'8YnYa`VYf`&\$&' "'`hYfYgg]YfhY`?Øbgh`Yf]bbYb`i`bX  
?Øbgh`Yf`gc`hYb`g]Wk`j`]U`9!A`U]`Uba`Y`XYbž`k`cVY]`X]Y  
HY]`bY\`a`YbXYbnU\`Ui`Z`%\$`\$`i`a`]h]Yfh]gh"'`h`XYf`YfghYb`D\`UgY  
a`ØggYb`\_`cbnYdh]cbY`Y`,`VYf`Y[`i`b[`Yb`]b`i`cfa`j`cb`XYYbg\_]nnYb  
Y]b[`YfY]Wk`h`k`YfXYbž`k`cVY]`\_Y]bY`<`cbc]Yfi`b[`YfZc`[`h`"Bi`f`ZØf`X]Y  
nk`Y]hY`D\`UgY`g]bX`5i`Zk`UbXgYb`hgWk`ÅX][`i`b[`Yb`j`cf[`YgY\`Ybž`k`Ybb  
YbhgdFYWk`YbXY`9b`hk`ØfZY`YfghY`h`k`YfXYb`":`Øf`X]Y`FYU`g]Yfi`b[  
XYf`?i`bgh`Ua`6Ui`ghY\`Yb`]bg[`YgUa`h`V]g`ni`i`+&"\$\$\$`9i`fc`fMfi`h`c`k  
ni`f`J`YfZØ[`i`b[`"

8]YgY`j`YfgWk]YXYbYb`K`YhhVYk`YfVY`VY`Y[`Yb`b]Wk`h`bi`f`XUg  
9b[`U[`Ya`Ybh`XYf`GhUXh`6Yf`]bž`gcbXYfb`Ui`Wk`X]Y`Ub\`U`hYbXY  
K`]Wk]h[`\_Y]h]j`cb`?i`bgh]a`6]Xi`b[`gVYfY]Wk`ž`X]Y`gck`c`\`X`Ybh]h`Åh  
gh]ZhYh`U`g`Ui`Wk`Ågh\`Yh]gWk`Y`i`bX`\_fYU]h]j`Y`@Yfbi`a`[`YVi`b[`Yb  
ZØfXYfh"

:`Øf`k`Y]hYfY`h`Zcfa`Uh]cbYb`ni`X]YgYb`K`YhhVYk`YfVYb`VYgi`Wk`Yb  
G]Y`V]hhY`X]Y`GY]hYb`j`cb`6Yf`]b`HfYd`h`c`k`!`?`Ød`Yb`]W`\_`ž`  
K`YhhVYk`YfVY`5`\_`hi`Y`i`i`bX`6Yf`]b`@]Wk`hYb`VYf[`"

8YhU]`g	
Cfh	GhY``]b[`XUa`a`i`%\$`ž`%&`))`6Yf`]bž 8Yi`hgWk`UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "VYf`]b"XY</li> <li>• k k k "k`YhhVYk`YfVY!U`_`hi`Y`i`"XY</li> <li>• k k k "VYf`]b"XY</li> </ul>

6Ygi`Wk`Yb`G]Y`i`bg`Ui`Z.`a`Y]b!VYf`]b`bYh