

F Yj c`i h]cb`]a`Hc\_mc! =a a cV]`]Yba Uf\_h.  
+) `A ]``]cbYb`~`Xi fW\`Hc\_Yb]g]Yfi b[ °

C Ugmg`i bX` ; UhYg` ðW`hc\_Yb]g]YfYb`+) `A ]``]cbYb`l G8`]b  
Hc\_mc]hYf`=a a cV]`]YbžfYj c`i h]cb]YfYb`XYb`A Uf\_h`i bX  
Yfk Y]hYfb`]bhYfbUh]cbU`Y` ðj Ygh]h]cbYb"



Hc\_mcž`>UdUb`!`8]Y`K`Y`h`XYf`=a a cV]`]Yb`Yf`YVh`XUb`\_]bbcj Uhj Yf  
6`cW\_W\U]b!HYW\bc`c[ ]Y`Y]bY`Ui ZfY[ YbXY`HfUbgZcfa Uh]cb`" ð  
Hc\_]c`]gh`XUg`l`bhYfbY\`a`Yb`C Ugmg`]b`DUfhbYfgW\UZh`a`]h` ; UhYg` ðW  
VYfY]hž`a`]h`XYf`Hc\_Yb]g]Yfi b[ `j`cb`=a a cV]`]Yb`]a`K`Yfh`j`cb`+) `A  
]``]cbYb`l`G8` ; YgW\]W`hY`ni`gW`fY]VYb`"8]YgYg`VU\`bVfYW\YbXY  
Dfc`Y\_h`n]Y`h`XUfUi`Z`UVž`b]W`h`bi`f`XUg`UdUb]gW\Y  
=a a cV]`]Yba Uf\_h`ni`fYj c`i h]cb]YfYbž`gcbXYfb`Ui W\`[ `cVU`Y  
ðj Yghc`fYb`Ubni`gd`fYW\Ybž`X]Y`j`]Y`Y]W`h`V]g\Yf`j`cb`fYW`h]W\Yb  
?ca`d`]\_Uh]cbYb`i`bX`\c\Yb`?cghYb`UV[ YgW`fYW`\_h`k`i`fXYb`"  
**6]h&A Y`VYf]W`hYhž`XUgg`X]YgY` ð]h]Uhj`Y`Y]bY`XYf`[`f0»`hYb`]`fYf`5fh  
]b`>UdUb`]gh"**

K Ug`VYXYi`hYh`XUg`\_cb`\_fYh`Z0f`XYb`A Uf\_h3`8]Y`Hc\_Yb]g]Yfi b[ `j`cb

æ a cV]Yb Yfa Ò[ ]W hYgž J Yfa Ò[ Ybgk YfhY ]b \_Y]bYfY '5bhY]Y  
ni 'nYf`Y[ Yb'i bX'gca ]h'Ui W '?`Y]bUb`Y[ Yfb`XYb`Ni [ Ub[ `ni  
Yfa Ò[ ]W Yb" : ðj YghcfYb`\_ÒbbYb`ØVYf`K YV' !6f]YZhUgWYb`Ui Z  
XYnYbhfU`Yb`D`UhhZcfa Yb`]b`X]YgY`æ a cV]Yb`]bj Ygh]YfYbž`c`bY  
g]W`a` ]h`XYb`ØV`]W`Yb`VØfc`fUh]gW`Yb`<ØfXYb`Yfi a`gW`U[ Yb`ni  
a`ØggYb" ; UhYg` ðW` \Uh`g]W` XUG`N]Y` [ YgYhnhž`X]Y`Hc`\_Yb]g]Yfi b[  
]b`Hc`\_]c`Ui Z`ØVYf`&\$\$`A` ]`]UfXYb`i` G8`Ui`gni`k`Y]hYb` `XUG  
Yb`hgd]f]W`h`Yhk`U`%a` `XYg`[ YgUa`hYb`UdUb]gW`Yb  
æ a cV]Yba Uf`hYg` ; UhYg`Hc`\_mc` \YVh`Yfj`cfž`XUgg`X]YgY  
J Yf`Àb`XYfi b[ `X]Y`[ `cVU`Y`Ni [ `Àb[ `]W`\_Y]hi b`X`X]Y`@ei`]X]h`h`XYg  
A Uf`hYg`Yf`YV`]W` ZØf`XYfb`\_ÒbbhY"

## 8 ]Y`J`c`fhY]`Y`XYf`Hc`\_Yb]g]Yfi b[

8 Ug`Hc`\_Yb]g]Yfi b[ ga`cXY`ž`XUG`C`Ugmg`i`bX` ; UhYg`[ Ya`Y]bgUa  
Yb`hk`]W`\_Y`bž`ÒZZ`b`Yh`HØfYbž`X]Y`j`cf`Yf`j`YfgW`cggYb`V`]YVYb" `8 i`fW  
X]Y`G`W`UZZ`b[ `Y]bYg`gdYn]Y`Yb`Nk`YW`\_i`bhYfbY`a`Ybg`fGDJ`É`]a  
5i`g`Ub`Xž`XUG`X]Y`U`\_hi`Y`Yb`[ YgYh`n]W`Yb`J`cf[ UVYb`Y]b`À`hž`k`]fX  
Y]bY`fY]Vi b[ g`cgY`5V`k`]W`\_i`b[ `ZØf`]bhYfbUh]cbU`Y` ðj YghcfYb  
[ Yk`À`f`Y]ghYh" ; `Y]W`nY]h][ ` \_ÒbbhYb`a` ]h`X]YgYa` `5bgUhn`X]Y  
?`cghYb`i`bX`XYf`NY]hUi`Zk`Ub`X`ZØf`Hf`Ub`gU`\_h]cbYb`XfUgh]gW`[ YgYb`\_h  
k`YfXYbž`k`Ug`XYb`Dfc`nYgg`ZØf`U`Y`6YhY]`][ hYb`Yf`YV`]W  
j`YfY]bZUW`h" **7c]bhY`Y[ fUd` \`VYf]W`hY`h`Ui`W`ž`XUgg`XYf`HfYb`X`ni`f`  
æ a cV]Yb`!Hc`\_Yb]g]Yfi b[ `[ `cVU`U`b`Dcdi`Uf]h`h`[ Yk`]bbh` `Y]b  
Y]bZUW`Yg`6Y]gd]Y`g]b`X`X]Y`VYY]b`Xfi`W`\_Yb`XYb`%` `A` ]`]UfXYb`i` G8`ž  
X]Y`]b`8 i`VU]`Xi`fW` `hc`\_Yb]g]YfhY`J`Yf`\_Ai`ZY`Yfn]Y`h`k`i`fXYb"**

<]bhYf`XYf` ð]h]Uh]j`Y`ghY`h`Y]bY`ghUf`\_Y`Z]b`Ub`n]Y`Y`6Ug]g.` ; UhYg` ðW  
[ YbYf]YfhY`]a` `U`f`&\$(`Y]bYb`i`a`gUhn`j`cb`%( )`A` ]`]cbYb`i` G8  
i`bX`k`i`fXY`j`ca` :` ]bUb`W]U`H]a`Yg`U`g` <][ \! ; fck`h`7ca`dUm`i`]b  
XYf`5g]Yb`!DUn]Z]\_!F`Y`[ ]cb`UbYf`\_Ubbh`A` ]h`Y]bYf`\_`UfYb`J`]g]cb`ZØf  
X]Y`Ni`\_i`b`Zh`d`Ub`h` ; UhYgž`b]W`h`bi`f`]b`æ a cV]Yb`ni` `]bj`Ygh]YfYbž`  
gcbXYfb`Ui`W`\_Y]bYb`6Yni`[ `ni` `Ud`Ubg`[ Y]gh][ Ya` `9][ Ybhi`a` `k`Y  
J`X]Yc`gd]Y`Yb`i`bX`5b]a`Y` \Yfni`ghY`Yb" `8 ]YgY`8 ]j`Yfg]Z]\_Uh]cb  
\_ÒbbhY`XYf`G`W`ØggY`gY]bž`i`a`X]Y`D`UhhZcfa` `bcW`U`hhfU`\_h]j`Yf`ZØf  
 ðj Yghcf.`]bbYb`k`Y`hk`Y]h`ni` `a`UW`Yb"

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

8]Y`DUfhbYfgW\UZh'nk ]gW\Yb`C Ugmg`i bX` ; UhYg`]gh'a Y\`f`U`g`bi f`Y]b  
 HfYbX` `g]Y`\_`ObbhY`XYf`6Y[ ]bb`Y]bYf`bYi Yb`Y`fU`XYf  
 => a cV`]Yb]bj Ygh]h]cbYb`gY]b`"M g\]GY\_]bcž79C`j cb` ; UhYgž  
 i bhYfghfY]W\h`X]Y`6YXYi hi b[ `XYf`9]b\U`hi b[ ``c`U`Yf`J cfgW\f]ZhYb  
 i bX`XYf`G]W\YfghY``i b[ `U``Yf`bchk YbX][ Yb`@]nYbnYb``8]Yg`Y[ h`XYb  
 ; fi bXg`hY]b`Z0f`Y]b`bUW\`U`h][ Yg`K UW\ghi a`i bX`X]Y`A`0[ `]W\`Y]hž  
 ]bhYfbUh]cbU`ni `YI dUbX]YfYbž`b]W\h`bi f`]b`XYb`I G5`i bX`9i fcdUž  
 gcbXYfb`Ui W\`]b`UbXYfYb`Ug]Uh]gW\Yb`A`Àf`\_hYb`i bX`XYb  
 D\`]dd]bYb`"

9]b`k Y]hYfYf`J cfhY]`XYf`Hc`\_Yb]g]Yfi b[ `]gh`X]Y`5i gg]W\h`Ui ZY]bY  
 ghUV]`Y`i bX`\_`cbh]bi ]Yf`]W\Y`F YbX]hYžXU`XUg`A cXY``XUfUi ZUVn]Y`hž  
 9fhf`À[ Y`Ui hca Uh]gW\`ni `fY]bj Ygh]YfYb``8]Yg`YfnYi [ h`Y]bYb  
 N]bgYgn]bgYZY`\_hžXYf`XUg`&bj Ygh]YfYb`]b`=> a cV`]Yb`Z0f`j ]Y`Y  
 UhhfU`\_hj Yf`a UW\h``8Yf`[ YgUa hY`A Uf`\_h`Z0f`hc`\_Yb]g]YfhY  
 => a cV`]Yb`\_`ObbhY`V]g`&\$' ) `Ui Z0VYf`(`6]``]cbYb`I G8`k UW\gYb  
 i bX`XUa ]h`Y]bY`À\`f`]W\Y`K UW\ghi a gfUhY`j cb`0VYf`&+i `Yfn]Y`Ybž  
 k Ug`X]Y`[ fc»Yb`7\UbW\`b`X]YgYf`bYi Yb`HYW\bc`c[ ]Y`i bhYfghfY]W\h`"

=>g[ YgUa h`Àggh`g]W\`ZYgh\`U`hYbž`XUgg`X]Y`Hc`\_Yb]g]Yfi b[ `] cb  
 => a cV`]Yb`]b`Hc`\_`c`Y]bYb`]bbcj Uh]j Yb`GW\f]h`]b`X]Y`Ni`\_i bZh  
 XUfghY``h``8]YgYg`A cXY``\_`ObbhY`b]W\h`bi f`X]Y`Ni [ `Àb[ `]W\`Y]h`ni  
 => a cV`]Yb]bj Ygh]h]cbYb`XYa c`\_fUh]g]YfYbž`gcbXYfb`Ui W\`XYb  
 K Y[ `Z0f`UbXYfY`A`Àf`\_hY`Ui ZXYf`[ UbnYb`K Y`h`YVbYb``8]Y` : fU[ Y`]gh  
 bi b.`K Yf`k ]fX`XYf`B`ÀW\ghY`gY]bž`XYf`X]YgYg`DchYbn]U`  
 Ui ggW\`0dZh3

8 YhU]`g	
C fh	Hc`_mcž`šJdUb
E i Y``Yb	<ul style="list-style-type: none"> <li>• bYk g"V]h&amp;a Y"WŁa</li> <li>• ]f"[ UhYghc`_mc"WŁ" `d</li> <li>• WŁ]bhY`Y[ fUd\`"WŁa</li> </ul>

6Ygi W\Yb`G]Y`i bg`Ui Z.`k ca , +`XY