

A YYXYf'i bX'6YYa c. 'FYj c`i h]cbÅfY' ? †  
6]`Xi b[ 'ZØf': ]bUbnVYfUhYf`ghUfhYh°

A YYXYf'i bX'6Yb`C`gYb`fYj c`i h]cb]YfYb`X]Y': ]bUbnVYfUhi b[  
a ]h'? †[ YghYi YfhYb`6]`Xi b[ gdfc[ fUa a Yb"K YV]bUfY`UV`† `]  
&\$&) "



6UfV]WU bž`@cbXcbž`J YfY]b][ hYg`? Øb][ fY]Wk `!`? Øbgh]Wk Y  
 †hY`][ Ybn`fP †k ]fX`]a a Yf`a Y`f`ni a `; Ua Y!7\Ub[ Yf`]b`XYf  
 : ]bUbnVfUbWk Y"9]b`Zf]gWk Yg`< ][ \`][ \h`]gh`X]Y`bYi Y`DUfhbYfgWk UZh  
 nk ]gWk Yb`A YYXYf`5Xj ]gcfm`GYfj ]Wg`i bX`XYa `: ]bUbnVYfUhYf  
 gck ]Y`5† †[ Yb]Yi f`6Yb`C`gYbž`XYf`VY`Ubbh]Wk `Ui Wk `XUg  
 l bhYfbY`a Yb`6YYa c`5i hca Uh]cb`[ fØbXYhY"8]YgY  
 Ni gUa a YbUfVY]h`n]Y`h`XUfUi Z`UVž: ]bUbnVYfUhi b[ Yb`a ]h`Y]bYa  
 ]bbcj Uh]j Yb`Dfc[ fUa a `ni `i bhYfghØh`nYbž`XUg`Ui Zj ]fhi Y`Ya `i bX  
 cb!XYa UbX`6]`Xi b[ g]b`U`h`VUg]Yfh`A ]h`X]YgYa `5bgUhn`gc`Yb`X]Y  
 @Y]ghi b[ gZÅ\][ \_Y]h`i bX`DfcXi \_h]j ]h`h`j cb: ]bUbnVYfUhYfb  
 Yf\YV`]Wk `[ YghY][ Yfh`k YfXYb"8]Yg`VYf]Wk hYh`9XHYWk `†bcj Uh]cb  
 <i V"

C`gYb`Vf]b[ h`Y]bY`VYY]bXfi W\_YbXY`9fZU\fi b[ `a`h]b`X]Y`bYi Y  
?ccdYfUh]cb``9f`ghUfhYhY`gY]bY`?Uff]YfY`]a`K`YU`h`A`UbU[ Ya`Ybh  
i bX`Yf`\_UbbhY`ZfØ\`X]Y`bYZZ]n]YbnYb`]b`XYf`6fUbWXY``I`a`XYa  
Ybh[ Y[ Ybni`k`]f`\_Ybž`VfUW`hY`Yf`g]W`gY`Vgh`XUg`Dfc[ fUa`a`]YfYb  
VY]i bX`k`YW`gY`hY`]b`X]Y`:]bhYW`!K`Y`h`GY]b`N]Y`a`]h`6YYa`c  
5i`hca`Uh]cb`]gh`Ygž`a`cXYfbYž`?`≠[ YghØhnhY`@Øgi`b[ Yb`ni  
Ybhk`]W\_Y`bž`X]Y`XYb`5bZc`fXYfi`b[ Yb`XYf  
JYfa`Ø[ Ybgj`Yfk`U`hi`b[ gVfUbWXY`[ YfYW`h`k`YfXYb``6Y]`6YYa`c  
5i`hca`Uh]cb`\`Zn`Yf`:]fa`Ybž`?`≠[ YghØhnhY`5i`hca`Uh]g]Yfi`b[ Yb`ni  
[ YghU`hYb`i`bX`ni`]a`d`Ya`Ybh]YfYbž`k`Ug`a`]hh`Yfk`Y]Y`XYf`GW`ØggY`  
ni`f`GhY][ Yfi`b[ `XYf`9ZZ]n]Ybn`]gh`

## ? i fg`Ui Z`Gca`a`Yf!K`YV]bUfY

I`a`Ui`Z`X]Y`bYi`Yb`9bhk`]W\_`i`b[ Yb`]b`XYf`:]bUbnVYfUhi`b[  
Ui`Za`Yf`\_gUa`ni`a`UW`Ybž`k`]fX`A`YYXYf`]a`b`]i`bX`5i`[ i`gh`Y]bY  
K`YV]bUffY]\`Y`a`]h`XYa`H]hY``5`!]b`k`]h`\`5`=`5W]cbUV`Y`GhfUHy[ ]Yg  
Zcf`:]bUbW]U``5Xj`]gc`fg`j`YfUbghU`hYbž`X]Y`j`cb`C`gYb`df`ÅgYbh]Yfh  
k`]fX``8]Y`b`U`hY`n]Y`Yb`XUfUi`Z`UVž`X]Y`b`hY[ fUh]cb`]cb`?`=]b  
JYf`\_Ui`Zg!`i`bX`?i`bXYbgYfj`]W`dfcnYggY`ni`VY`Yi`W`hYb`i`bX  
?cbnYdhY`ZØf`Y]b`YZZY`\_hj`Yg`f`]g]\_ca`UbU[ Ya`Ybh]j`cfni`ghY``Yb`

9]b`k`Y]hYfYg`gdUbbYbXYg`?Ud]hY``]gh`X]Y`9]bZØ\fi`b[ `XYf`F`H`≠`5`=]b  
F`YhU]`5k`UfXg``8]YgY`5k`UfXg`k`YfXYb`ZØf`[ `cVU`Y`hYW`bc`c[ ]gW`Y  
b`bcj`Uh]cbYb`]a`9]bnY`\`UbXY`j`Yf`Y\`Yb`i`bX`ZY]Yfb`VYgcbXYfg`X]Y  
X][ ]hU`Y`HfUbgZc`fa`Uh]cb`]a`F`YhU]!GY`\_hcf``<]Yf`k`YfXYb  
i`bhYfgW`]YX`]W`Y`i`bhYfbY`\`a`Ybž`X]Y`XYb`9]bgUhn`j`cb`?`=  
YfZc`[ fY]W`i`a`[ YgYhnh`\`UVYbž`Ua`i`G`YdhYa`VYf`]b`@cbXcb  
Ui`g[ YnY]W`bYh``8]Y`5Vg]W`h`XU\]bhYf`]gh`\_`Uf.`9g`gc``Yb  
J`cfnY][ Yi`bhYfbY`\`a`Yb`[ Yk`ØfX][ h`k`YfXYbž`X]Y`XUg`DchYbn]U`j`cb  
?`=Yf`\_Ubbh`\`UVYb`i`bX`X]Yg`U`\_hj`]b`]fYa`5``hU[ `i`a`gYhnYb`  
6YgcbXYfg`]a`?`cbhYi`hij`cb`ca`b]W`UbbY!GhfUHy[ ]Yb`V]YhYb`?`≠  
Hcc`g`DchYbn]U`ni`f`DYfgcbU`]g]Yfi`b[ `j`cb`?i`bXYbYfZU\fi`b[ Yb`i`bX  
ni`f`C`dh]a`]Yfi`b[ `j`cb`6Ygh`ÅbXYb`

F`Y[ i`U`hcf]gW`Y`<`YfUi`gZc`fXYfi`b[ Yb`i`bX  
7`\`UbW`b

8 Ug`H\Ya U`? =]gh`Ui W\`j cb`fY[ i`Uhc f]gW\Yf`GY]hY`Y]b` \Y]» Yg  
 9]gYb``8]Y`Bi hni b[ `j cb`? =]b`6Ub`\_Yb`i bX`i : ]bhYW\g`k ]fX`j cb  
 \c\Yb`5bZcfXYfi b[ Yb`VY[ `Y]hYhž`XcW\`X]Y`7\UbW\`bž`X]Y`g]W\  
 XUfUi g`Yf[ YVYbž`g]bX`b]W\h`j cb`XYf`< UbX`ni`k`Y]gYb``8]Yg`ghY`h  
 Ui W\`< UbXY`gV`Uhh`ZYgh``8]Y`6Ub`\_YbVfUbW\Y`VY[ ]bbhž`? =]b  
 j ]Y`ZÀ`h][ Yb`6YfY]W\Yb`Y]bni`gYhnybž`j cb`XYf`6Yhfi [ gdfÀj`Ybh]cb  
 ØVYf`dYfgcbU`]g]YfhY`i : ]bUbnVYfUhi b[ `V]g`\]b`ni`f`5i`hca`Uh]g]Yfi b[  
 j cb`6UW`!CZZ]W\!DfcnyggYb``I`bhYfbY\`a`Yb`k ]Y`Đ`A`cf[ Ub`7\UgY  
 i bX`<G67`bi`hnyb`? =VYfY]hgž`i`a`HfUbgU`\_h]cbgXUhYb`]b`9W\`hny]h  
 ni`UbU`mg]YfYb`i bX`6Yhfi [ gZÀ``Y`ni`Yf`\_YbbYb``5i`W\`Ui`ZXyf`GY]hY  
 XYf`?fYX]hf]g]\_cVYk`Yfhi b[ `gYhnyb`i : ]fa`Yb`k ]Y`7Ud]hU`C`bY`Ui`Z`?`ž  
 i`a`[ YbUi`YfY`6Yk`Yfhi b[ Yb`Xi`fW\ZØ`fYb`ni`\_`ØbbYb``

8cW\`b]W\h`U`Yg`Ài`ZhifY]Vi b[ g`cg``K`À`fYbX`j ]Y`Y`A`YbgW\Yb`?`≠  
 5bk`YbXi b[ Yb`k ]Y`7\Uh`DH`Ui`gdfcV]Yfh`\UVYbž`[ ]Vh`Yg`Ui`W\  
 YbhhÀi`gW\hY`Bi`hnyfž`X]Y`ni`hfUX]h]cbY`Yb`A`Yh\cXYb  
 ni`fØW`\_Y`fYb``J`YfhfUi`Yb`i bX`9fZU`fi b[ `ja`i`a`[ Ub[ `a`]h`? =]g]bX  
 YbhgW\Y]XYbXž`i`a`J`cfi`fhY]Y`UVni`VUi`Yb`i bX`X]Y`HYW\bc`c`[ ]Yb  
 VYggYf`ni`]bhY[ f]YfYb``

Ni`gUa`a`YbZUggYbX`Àggh`g]W\`gU[ Ybž`XUgg`X]Y`≠hY[ fUh]cb`j`cb`?`=  
 ]b`X]Y`i : ]bUbnVfUbW\Y`Y]b`gdUbbYbXYfž`k`Ybb`Ui`W\  
 \YfUi`gZcfXYfbXYf`K`Y[ `]gh``5V[ YgY\Yb`j`cb`hYW\bc`c`[ ]gW\Yb  
 ≠bcj`Uh]cbYb`gd]Y`Yb`Ui`W\`5gdY`\_hY`k ]Y`FY[ i`]Yfi b[ `i`bX  
 6Ybi`hnyfU`\_nydhUbn`Y]bY`k`YgYbh]W\Y`F`c``Y``8cW\`X]Y  
 I`bhYfbY\`a`Ybž`X]Y`VYfY]h]g]bXž`ni`]bj`Ygh]YfYb`i bX`X]Y  
 J`YfÀbXYfi b[ Yb`\_U`h]j`ni`[ YghU`hYbž`k`YfXYb`]b`XYf`ni`\_ØbZh][ Yb  
 : ]bUbn`UbXgW\UZh`[ Ub`j`cfbY`a`]hgd]Y`Yb``

8YhU]`g	
Cfh	6UfV]WUbj`ž`@cbXcbž`J`YfY]b][`hYg`?`Øb][`fY]W\
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "YXhYW\]bbcj`Uh]cb`\`i`V`W\`a</li> <li>• k k k "VYYa`cUi`hca`Uh]cb`W\`a</li> <li>• `]j`Y`\`UbXY`gV`Uhh`W\`a</li> </ul>

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