

J ca 'HYW! ? Uff]YfYbYbXY 'ni a  
GWk Y]» Yfb. 'Gc 'ghUfhYh'HUVVm'bYi 'Xi fW °

9\Ya U`][ Y'HYW!A ]hUfVY]hYf]b'HUVVm'HcbYm'k YWgY'h'&\$&)  
j cb'GcZk UfYYbhk ]W\_i b[ 'ni 'GWk Y]» Ybž'fYZY\_h]Yfh'ØVYf'? =  
i bX'5fVY]hgd`Uhni bg]WYf\Y]h"



C\_U\ca Už'I G5 '! '8]Y'NY]hYb`ÀbXYfb'g]Wž'i bX'j cf`U`Ya `]b`XYf  
HYW!K Y'h'g]Y\h'a Ub`XUg`XYfnY]h'VYgcbXYfg`XYi h`]W`"HUVVm  
HcbYmž'Y]bY`' +!`À\`f][ Y`Y\Ya U`][ Y`GcZk UfY!`b[ Yb]Yi f]b`Ui g  
C\_U\ca Už`\Uh`XUg`Ua `Y][ YbYb`@Y]V`YfZU\fyb`"G]Y`VY[ Ubb`Y]\fY  
? Uff]YfY `]b`XYf`HYWbc`c[ ]YVfUbWYž`Ub[ Yghc» Yb`Xi fW`Y]bYb  
: fYi bXž'i bX`UfVY]hYh`g]W`Xi fW`a Ubi Y`Y`HYghg`i bX`i gYf!  
9l dYf]YbW!HYUa g`]b`X]Y`GcZk UfYYbhk ]W\_i b[ `Y]b`"8cW`X]Y  
: fYi XY`Ua `fYUh]j Yb`DfcV`Ya `ØgYb`]b`Y]bYa `6YfY]Wž`XYf`g]W  
ni bY\`a YbX`Ui Z`\_Øbgh]WY``bYh`][ Ybn`f?`ž`\_cbnYbhf]YfhYž`]Y»  
bUW`"BUW`]`\fYf`9bh`Uggi b[ `]a `A U]`&\$&) `YbhgW]YX`g]Y`g]Wž`XYb  
Gdfi b[ `]b`Y]bYb`V`Ui Yb`5fVY]hga Uf`h`ni `k U[ Yb`i bX`VY[ Ubb`Y]bY  
5i gV]Xi b[ `]a `GWk Y]» Yb` `Y]b`6YfY]Wž`]b`XYa `g]Y`VYfY]hg`]b`XYf  
GWi `Y`YfghY`9fZU\fi b[ Yb`[ YgUa `a Y`h`\UhhY`"Hfchm`]\fYf

6YXYb\_Yb'i bX`XYf`<YfUi gZcfXYfi b[ Ybž`X]Y`X]Y`hYWXbc`c[ ]gWXY  
@UbXgWXUZh'a ]h'g]WX`Vf]b[ hž`ZØ`h'g]Y`g]WX`a ]h']\fYf`9bhgWXY]Xi b[  
k c\`"

<]bhYf`HUmcfg`K`YWX`gY``]b`X]Y`GWX`k`Y]»YfY]`ghYW`h`j`]Y``a`Y`\f`U`g  
bi`f`Y]bY`VYfi`Z]WX`Y`B`Yi`cf]Ybh]Yfi`b[ "J]Y`Y`:`UWX`\_f`À`ZhY`]b`XYf`HYWX`!  
K`Y`h`Yf`YVYb`XYbgY`VYb`8`fi`W`ž`g]WX`Ub`XUg`g]WX`fUgUbh  
j`Yf`À`b`XYfb`XY`I`a`Z`Y`X`Ubni`dUggYb``#`b`XYb`Y`hnhYb`#`U`fYb`U`h`X]Y  
5i`hca`Uh]g]Yfi`b[ ž`Ub[`Yhf]YVYb`Xi`fWX`?`=i`bX`8][`]hU`]g]Yfi`b[ ž`X]Y  
;`fYbnYb`XYf`5`fVY]hgd`À`hny`j`YfgWX`cVYb``5a`cXY]j`cb`5bh`fcd]W  
a`Yf`\_`h`Ubž`XUgg`j`cf`U``Ya`6`Yfi`ZgY]bghY][`Yf`VYgcbXYfg`j`cb`X]YgYb  
J`Yf`À`b`XYfi`b[ Yb`VYhfc`ZYb`g]bX``#`ZØbZ`#`U`fYb`\_`Ö`bbhY`?`=V]g`ni`f  
<`À`ZhY`U``Yf`9]bgh]Y[`gdcg]h]cbYb`[`YZ`À`\fXYbž`gc`X]Y`Dfc[`bcgYb`"  
8Ug`g]WX`UZh`i`bg]WX`Yf\Y]hi`bhYf`XYb`6`Yk`YfVYfb`i`bX`gY`Vghi`bhYf  
YfZU`fYbYb`:`UWX`\_f`À`ZhYbž`X]Y`Ub`F`ci`h]bYUi`Z[`UVYb`ZYgh`U`hYb`"  
K`À`fYbX`Y]b][`Y`5`bU`mghYb`XUfUi`Z`]\bXYi`hYbž`XUgg`YfZU`fYbY  
A`]hUfVY]hYf`Xi`fWX`X]Y`#`d`Ya`Ybh]Yfi`b[ `j`cb`?`=dfcZ]h]YfYb  
\_`Ö`bbYbž`]gh`X]Y`F`YU]h`À`hc`Zh`\_`ca`d`Yi`Yfž`k`]Y`6`fUX`@][`hWUd`j`cb  
C`dYb5`=ZYgh[`YghY``h`U`h`"

### G]WX`XYb`J`Yf`À`b`XYfi`b[`Yb`ghY``Yb

C`V`k`c`\`Y]b][`Y`XYf`[`f`Ö»`YfYb`HYWX`bc`c[ ]Yb`k`]Y`;`cc[`Y`ž`A`YhU`i`b`X  
A`]W`f`c`g`c`Z`h`]b`XYb`Y`hnhYb`#`U`fYb`a`Ugg]j`Y`9`bh`Uggi`b[`Yb  
Xi`fWX`[`YZ`Ø`f`h`\`UVYbž`nY][`h`X]Y`8`UhYb`U[`Y`ž`XUgg`YfZU`fYbYfYb  
A`]hUfVY]hYfb`]b`VYgh]a`a`hYb`6`YfY]WX`Yb`hUhg`À`WX`]WX`a`Y`\f  
;`Y`Y[`Yb\Y]hYb`[`YV`chYb`k`YfXYb`\_`Ö`bbYbž`k`Ybb`g]Y`X]Y`bYi`Yb  
HYWX`bc`c[ ]Yb`UbbY`a`Yb``;`VYffUgWX`YbXYfk`Y]gY`VYf]WX`hYb`Y]b][`Y  
I`bhYfbY`a`Yb`gc[`Uf`j`cb`Y]bYa`5`bgh]Y[`XYf`6`YgWX`À`Zh][`i`b[`ZØf  
YfZU`fYbY`5`fVY]hYf`]b`j`cb`?`=VYY]bZi`gghYb`GY`\_`hc`fYb``F`i`mi`7`Yb  
j`ca`GhUbZcfX!`#`gh]hi`h`ghY``h`ZYghž`XUgg`j`]Y`Y`Dfc[`fUa`a`]YfYf`]b`XYf  
@U[`Y`g]bXž`?`#`@`Ögi`b[`Yb`ni`f`i`bhYfgh`Ø`hni`b[`]`fYf`H`À`h][`\_`Y]hYb`ni  
bi`hnhYb``8`cWX`b]WX`h`YXY`DYfgdY`\_`h]j`Y`]gh`gc`d`c`g]h]j`"

8`Ub]Y``Y`@]j`cb`A`#`k`Ufbhž`XUgg`?`=XUg`D`chYbn]U``\`Uhž`A`YbgWX`Yb  
j`cb`]`fYb`k`Yfjh`c``Yb`:`À`\][`\_`Y]hYb`ni`Ybh`\_`c`ddY`b``K`À`fYbX  
\`Ø`YfY`9]b`\_`ca`a`Ybg[`fi`ddYb`Ub`Z`À``[`Yf`ZØf`5`fVY]hgd`Uhnj`Yf`i`ghY  
g]bXž`gWX`fY]hYh`XYf`F`ØW`\_`Ub[`VY]`9]bgh]Y[`gdcg]h]cbYb`fUd]XY

j cfUb"@Ui h'6Yf]W\hYb'j cb'F cVYfh'D`ch\_]bž'DUfhbYf'Y]bYf  
fYbca a ]YfhYb'5bk U'hg\_Ubn'Y]ž[ UV'Yg']b'gY]bYf'6fUbW\Y'Y]bYb  
F ØW\_[ Ub[ 'XYf'J YfhfU[ gUbK À'hY'i a 'X]Y'<À`ZhY'Xi fW  
Ui hca Uh]g]YfhY'? ≠5bk YbXi b[ Yb''9a d]f]gW\Y'8UhYb'nY][ Ybž'XUgg  
6YgW\ÀZh][ i b[ gnU\`Yb'VY]'5fVY]hbY\`a Yfb'a ]h'k Yb][ Yf'U'g'nk Y]  
↘\fYb'9fZU\fi b[ ']'b'VYfY]hg'j cb'? =VYhfcZZYbYb'GY\_hcfYb'i a 'V]g  
ni '&) i ']'[ Ygi b\_Yb'g]bX' 'Y]b'U'Ufa ]YfYbXYf'HfYbX"

## 8 ]Y'Ni \_i bZh'XYf'5fVY]h

5\_hi Y`Y'HfYbXg']b'XYf'5fVY]hgk Y`h'nY][ Yb'XYi h]W\X]Y  
<YfUi gZcfXYfi b[ Ybž'X]Y'g]W\Xi fW\X]Y'ZcfhgW\fy]hYbXY  
5i hca Uh]g]Yfi b[ 'i bX'XYb'9]bgUhn'j cb'? =Yf[ YVYb''9g'k ]fX  
X]g\_i h]Yfhž'cV'i bX'k ]Y'? =a YbgW\`W\Y'5fVY]h'UbdUggYb'cXYf  
gc[ Uf'YfgYhnYb'k ]fX''': cfgW\Yf'[ Y\Yb'XUj cb'Ui gž'XUgg'bYi Y  
5fVY]hgd`ÀhnY'Yb'ghY\`Ybž'k À\fYbX'VYghY\`YbXY'Ghfi \_hi fYb' ]bg  
K Ub\_Yb' [ YfUhYb''5i W\`g]bX'Dfc[ bcgYb'ni Zc`[ Y'V]g'ni 'nk Y]'8f]hY`  
U`Yf'5fVY]hgd`ÀhnY'dchYbn]Y``j cb'? =VYhfcZZYb''8Yf'9]bZi gg'Ui Z  
XYb'5fVY]hga Uf\_h]gh'h]YZ[ fY]ZYbXž'i bX'9i dYfhYb'k UfbYb'j cf'XYb  
a Ò[ ']'W\Yb'k ]fhgW\UZh]W\Yb'i bX'dc`h]gW\Yb'?cbgYei YbnYb'X]YgYf  
J YfÀbXYfi b[ Yb''9]b'5gdY\_hž'XYb'XUg'9i !DUf`Ua Ybh'Yfgh\_Øfn`W\  
]b'Y]bYa 'bYi 'VYgW\`cggYbYb'? ≠; YgYhn'VY\UbXY'h'\Uhž'i a 'Y]bYb  
fY[ i ']'YfYbXYb'F U\`a Yb'ni 'gW\UZZYb"

HUVVmiHcbYm'ghY\`h'Ynh'j cf'XYf'<YfUi gZcfXYfi b[ ž]g]W\`]b'Y]bYa  
bYi Yb'6Yfi ZgZY`X'ni 'YhUV`]YfYbž'k À\fYbX']\fY'Y\Ya U][ Yb  
'?c`Y[ Yb'ja 'HYW!GY\_hcf'Ub'XYf': fcbh'XYg'? ≠K UbXY'g'\_Àa dZYb"  
=fY'; YgW\]W\hY'j YfXYi h]W\hž'k ]Y'k ]W\h][ 'Yg']ghž'ZYI ]VY`ni  
V`Y]VYb'i bX'bYi Y'K Y[ Y'ni 'Z]bXYb''K Ug'V`Y]Vhž']gh'X]Y'9f\_Ybbhb]gž  
XUgg'X]Y'5fVY]hgk Y`h'g]W\`i bj Yf\_YbbVUf'j YfÀbXYfh'`i bX'XUgg  
a Ub'a UbW\`a U`Ui g'Y]bYa 'gW\`a Yfn\UZhYb'5VgW\]YX'Ui W\`Y]bY  
bYi Y'7\UbW`gW\ÒdZYb'\_Ubb''CV`X]Yg'ZØf'YXY': UW\]W\hi b[ ']'hž  
V`Y]Vh'UVni k UfhYbž'UVYf'Y]bYg'ghY\`h'ZYgh'8]Y  
5bdUggi b[ gZÀ\][ \_Y]h]gh'XYf'GW\`ØggY`ni a '9fZc`[ ']'b'XYf  
a cXYfbYb'K Y'h"

@]b\_g.'6i g]bYgg'≠bg]XYfž'HYW\Gdchž'VdV"XY

8YhU]`g	
Cfh	C_`U\ca Uži G5
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "Vi g]bYgg]bg]XYf"Wca</li> <li>• k k k "hYWXgdch"Wca</li> <li>• k k k "VdV"XY</li> </ul>

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