

< Ua Vi f[ !< Ui g`9]a gVØhhY`. 'I a VUi `V]g  
&\$&+ `ZØf`a Y\ f`6 Uff]YfYZfY]\Y]h°

8 Ug`< Ua Vi f[ !< Ui g`]b`9]a gVØhhY` `k ]fX`V]g`&\$&+ `fYbcj ]Yfhž  
i a `6 Uff]YfYZfY]\Y]hi bX`9bYf[ ]YYZZ[n]Ybn`ni `j YfVYggYfb"



9]a gVØhhY`ž`8 Yi hgW\ `UbX`!`8 Ug`< Ua Vi f[ !< Ui g`]a `GhUXhhY`  
9]a gVØhhY` `V`]W\_h`Ui ZY]bY` `Ub[ Y` ; YgW\ ]W\ hY`ni fØW\_`"GY]h`gY]bYf  
9fØZZbi b[ `]a `↳\f`%- \*) ` \Uh`g]W\ `XUg` ; YVÄi XY`ni `Y]bYa  
k ]W\ h[ ]b`gc n]U`Yb`i bX`\_i `hi fY` `Yb`A ]hhY`di b\_h`Yb h k ]W\_Y`hž`XYf  
`Ä\ f`]W\ `ØVYf`&) \$\$\$\$`6Ygi W\ Yf`Ubn]Y\`h" `8 cW\ `Yhnh`ghY\Yb  
i a ZUggYbXY`GUb]Yfi b[ gUFVY]hYb`Ubž`X]Y`XUg`\]ghcf]gW\Y` ; YVÄi XY  
Ui ZXYb`bYi YghYb`GhUbX`Vf]b[ Yb`gc` `Yb" `5V`5bZUb[ `&\$&(` `VY[ ]bbh  
X]Y`Gdf]b\_Yb\cZ` ; a V< `a ]h`XYf`XYb\_a U` [ YfYW\hYb  
A cXYfb]g]Yfi b[ ž`X]Y`V]g`&\$&+ `UV[ YgW\ `cggYb`gY]b`gc`""  
**9b h k ]W\_`i b [ gghUXh"XY`VYf]W\ hYhž`XUgg`XUg`Dfc`Y\_h]a**  
`Ui ZYbXYb`6Yhf]YV`ghUhhZ]bXYb`k ]fXž`k Ug`a Õ[ `]W\ Yfk Y]gY  
9]bgW\ fÄb\_i b[ Yb`ZØf`X]Y`6Ygi W\ Yf`a ]h`g]W\ `Vf]b[ Yb`\_ÖbbhY"

8]Y`GUb]Yfi b[ `Uh'g]W`Y]b][ Yg`Ui ZX]Y': U\bYb`[ YgW`f]YVYb" `a  
YfghYb`6Ui UVgW`b]hh'ghY`h`X]Y`9fbYi Yfi b[ `XYf`9`Y`hf]\_`]a` : c\_i`g"  
9VYbgc`k`]fX`XYf`VUi` `]W`Y`6fUbXgW`i`hn`Ui`Z[ Ya` ÒVY`hi`bX`YfghY  
A`U»`bU`a`Yb`ni`f`YbYf[ Yh]gW`Yb`GUb]Yfi b[ `i`a`[ YgY`hh" `8]Y  
8`À`a`a`i`b[ `]a` `?`Y`Yf[ YgW`cgg`k`]fX`j`Yfgh`À`f`\_`h`ž`i`bX`Yg`ghY`Yb`XYf  
5i`ghUi`gW`XYf` : YbghYfj`Yf[ `Ugi`b[ Yb`]a` `?`Y`Yf`gck`]Y`]a` `;`fc»`Yb  
GUU`Ui`ZX`Ya` `D`Ub" `Ni`XYa` `k`]fX`X]Y`<`Y]ni`b[ gUb`U[ Y`a`cXYfb]g]Yfh  
i`bX`Ub`XUg` : Yfbk`À`fa`YbY`hn`Ub[ YgW`cggYbž`i`a`XYb  
9bYf[ ]Yj`YfVfUi`W`i`a`V]g`ni`nk`Y]'8f]hhY`ni`gYb`\_`Yb"

## 6Uff]YfYZfY]\Y]h'i`bX`B`UW`\U`h][`\_Y]h`]a` `6`\_]W\_

9]b`nYb`hfU`Yf`5gdY`\_`h`XYf`GUb]Yfi b[ `]gh`X]Y`6Uff]YfYZfY]\Y]h"  
GW`f]hh`k`Y]gY`k`YfXYb`i`bhYf`UbXYfYa` `a`c`h`c`f]g]YfhY`HØf`Ò`Z`b`i`b[ Yb  
gck`]Y`Y]bY`gc[ YbUb`bhY` `7`Ub[ ]b[ `D`UW`Hc`]Y`hhY` `ZØf`A`YbgW`Yb  
]a`F`c`gh`i` \`i`bX`XYfYb`<`]ZgdYf`gcbYb`i`[ YgW`UZZYb" `8`UXi`fW`k`]fX  
XUg`<`Ua`Vi`f[ !`<`Ui`g`b]W`h`b`i`f`ni`Y]bYa` `ni`[ `À`b[ `]W`YfYb`C`fhž  
gcbXYfb`Ui`W`ni`Y]bYa` `A`cXY`d`f`c`Y`\_`h`ZØf`a`cXYfbY`]b`\_`i`g]`Y  
5fW`]hY`\_`hi`f" `<`]b[ Y`Yb`ž`XUg` ; YV`À`i`XY`gc` ``]b`gY]bYf`À`i` »YfYb  
9fgW`Y]bi`b[ `k`Y]hY`gh[ Y`Yb`X`i`bj`Yf`À`b`XY`fh`V`Y]VYb`ž`XU`Yg`i`bhYf  
8Yb`\_`a`U`gW`i`hn`ghY`h" `Gc`V`Y]Vh`XUg`]b`bc`j`Uh]j`Y`UfW`]hY`\_`hc`b]gW`Y  
?`cbnY`dh`hf`c`hn`U`Yf`A`cXYfb]g]Yfi b[ Yb`Yf`U`hYb"

æg[ YgUa`h`VY`Ui`ZYb`g]W`X]Y`?`cghYb`XYf`GUb]Yfi b[ `Ui`Z`%`ž(  
A`j`)]cbYb`9i`fcž`k`cj`cb`Y`hk`U`(`ž`A`j`)]cbYb`9i`fc`j`ca` `6i`bX`i`bX`XYf  
F`Ygh`Ui`g`XYa` `<`Ua`Vi`f[ Yf`<`Ui`g`U`h`Z]bUb`n]Yfh`k`YfXYb" `8]Y`GhUXh  
<`Ua`Vi`f[ `Uh`X`Uni`Y]bY`5bgW`i`VZ]bUb`n]Yfi b[ `Ui`g`XYa  
K`]fhgW`UZh`gghU`V`]]g]Yfi b[ gd`f`c[ fUa`a`VYfY]h[ YghY`h" `8]Yg`nY][`h  
b]W`h`b`i`f`XUg`9b[ U[ Ya`Yb`h`ZØf`XYb`8Yb`\_`a`U`gW`i`hnž`gcbXYfb`Ui`W  
X]Y`B`chk`YbX][`\_Y]hž`\_`i`hi`fY`Yg`9fVY`a`]h`XYb`<`YfUi`gZ`c`fXYfi b[ Yb  
XYg`?`]a`Uk`UbXY`g`ni`j`YfY]bYb" `9]a`gVØhhY`Yf`B`UW`f]W`hYb  
\YVh`Yfj`c`fž`XUgg`XUg`D`f`c`Y`\_`h]b`a`Y`fYfYb`5VgW`b]hhYb  
Xi`fW`[ YZØ`f`h`k`]fXž`i`a`XYb`6Yhf]YV`XYg`<`Ui`gYg  
Ui`ZfYW`hni`Yf`U`hYb"

## 9]b`GW`f]hh`]b`X]Y`Ni`\_`i`bZh

8]Y`J`Yf`À`bXYfi b[ Ybž`X]Y`]\Yf`Ub[ Yghc»Yb`k`YfXYbž`g]bX`Ui`W`i`a

Ni gUa a Yb\Ub[ 'a ]h'Y]bYf'VfY]hYfYb'8]g\_i gg]cb'ni 'gY\Ybž'X]Y'  
 8 Yi hgWXY'Gh]Zhi b[ '8Yb\_a U`gWxi hn'h\Ya Uh]g]Yfh  
 8Yb\_a U`gWxi hn'hf]Zh?'`]a UgWxi hn" `a a Yf'a Y\`f'GhÅXhY'a ØggYb  
 K Y[ Y`Z]bXYbž'k ]Y`g]Y`\]ghcf]gWXY'; YVÅi XY`YbYf[ Yh]gW  
 YfhØW'h][ Yb`\_ØbbYbž'c\`bY`X]Y`Gi VghUbn`XYf'6Ui hYb'ni  
 gWÅX][ Yb"8]Y`<YfUi gZcfXYfi b[ Ybž'\]ghcf]gWXY'6Ui nYi [ b]ggY  
 bUW\U`h][ 'ni 'a cXYfb]g]YfYbž'g]bX`[ fc»ž'XcW'a ]h'Dfc`Y\_hYb'k ]Y  
 XYa `<Ua Vi f[ !<Ui g'nY][ Yb'g]W`j ]Y`j YfgdfYWYbXY  
 @Øgi b[ gUbgÅhnY"

6]g'&\$&+'k ]fX`XUg`<Ua Vi f[ !<Ui g'bUW`XYa `5VgW`i gg`XYf  
 GUb]Yfi b[ 'b]W'h'bi f'Y]b'a cXYfbYgž'bUW\U`h][ Yg'i bX  
 ni [ Åb[ `]WYg`NYbhfi a `9]a gVØhhY`g`gY]bž'gcbXYfb'Ui W`Y]b  
 6Y]gd]Y`XUZØfž'k ]Y`\]ghcf]gWXY'; YVÅi XY`YfZc`[ fY]W`fYj ]hU`]g]Yfh  
 k YfXYb`\_ØbbYbž'i a `XYb'6YXØfZb]ggYb`Y]bYf'a cXYfbYb  
 ; YgY`gWUZhi[ YfYW'h'ni `k YfXYb"

8YhU]`g	
C fh	9]a gVØhhY`ž'8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• Yb hk ]W`i b[ gghUXh"XY</li> <li>• k k k "Y]a gVi YhhY`Yf! bUW f]W hYb"XY</li> <li>• k k k "XYb_a U`gWxi hn"XY</li> </ul>

6Ygi WXYb`G]Y`i bg`Ui Z.`bU[ !\Ua Vi f[ "XY