

B Yi Yg`GhUf`H\YUhYf`]b`< Ubc].`HYW b]\_`  
hf]ZZh`Ui Z`? i bgh`

5a`&\$"\$) "&\$&) `YfÒZZbYh`XUg`GhUf`H\YUhYf`]b`< Ubc]`a ]h  
]bbcj Uh]j Yb`5F #J F!HYW bc`c[ ]Yb`i bX`Y]bYf`J ]Y`nU\`bYi Yf  
` 8!`?i bghk Yf`\_Y"



, +`@Ub[ `< Už`%\$\$\$`\$`< Ubc]ž`J ]YhbUa`!`8 Ug`BYk`GhUf`H\YUhYf  
]b`< Ubc]` \Uh`\_Øfn`]W`Y]bY`]bbcj Uh]j Y`Dfc`Y`\_h]cbgVØ`bY`YfÒZZbYhž  
X]Y`a ]h`a`cXYfbghYb`HYW bc`c[ ]Yb`Ui`g[ YghUhhYh`]gh" `8 ]YgY`6Ø`bY  
i bhYfghØhnh`gck`c\`5i [ a YbhYX`FYU`]hm`f5F`Ł`i bX`J ]fhi`U`FYU`]hm  
fU`F`Ł`U`g`Ui`W`i`<c`c[ fUa`a`Y`i bX`" `8!`A Udd]b[ ž`k Ug`ZØf`X]Y  
Ni`gW`Ui`Yf`Y]b`bYi`Ufh][ Yg`9f`YVb]g`V]YhYh" `@Ui`h`j ]YhbUa`" j`b  
j`YfZØ[ h`XUg`H\YUhYf`ØVYf`Y]b`hfUbgdUfYbhYg`; UnY!  
6]XgW]fa`gmghYa`ž`XUg`YVYbX][ Y`" `8!`9ZY`\_hY`Yfa`Ø[ `]W`hž`i bX`Y]b  
DUbY`!6]XgW]fa`Ui`g`%`\$`ZYI ]V`Yb`DUbYY`Yb`ZØf`a`Y`fgW]W]h][ Y  
5bnY][ Yb`" `9f[ `Àbnh`k ]fX`X]Yg`Xi`fW`Y]bYb`[ fc» Yb`@98!6]XgW]fa`ž  
XYf`cW`Ui`ZØgYbXY`Dfc`Y`\_h]cbYb`VYfY]hghY`h"

8]Y`9fÒZZbi`b[ gZY]Yf`k`i`fXY`j`cb`:` fUi`B[ i`mYb`H\]`B[ i`mYh`5b`\ž`XYf

8]fY\_hcf]b`XYg`B[ c]`GUc`H\YUhfYfgž[ Y`Y]hYh"6Ygc bXYfg`VYhcbh  
k i fXY`j cb`J c`\_g\_Øbgh`Yf`Hcb[ `HcUb`H\Ub[ ž'8]fY\_hcf`XYf`J]YhbUa  
7]fW`g: YXYfUh]cbž`X]Y`b`hY[ fUh]cb`a cXYfbYf`HYW`bc`c[ ]Yb`]b`X]Y  
5i ZØ\fi b[ Yb"8]YgY`HYW`bc`c[ ]Yb`gc`Yb`b]W`h`bi f`9a`ch]cbYb  
j Yfgh`f\_Ybž`gc bXYfb`Ui W`b`Yi Y`8]a Ybg]cbYb`ZØ`XUg`Di V`]i a  
gW`UZZYb"9]b`k ]W`h[ Yf`HY]`XYf`8]g\_i`gg]cb`k Uf`X]Y`BYi ZUggi b[  
hfUX]h]cbY`Yf`?i bghghØW`Yž`X]Y`a ]h`a cXYfbYb`9`Ya YbhYb  
\_ca V]b]Yfh`k YfXYb`gc`Yb"8Ug`BYk`GhUf`H\YUhfYfž`XUg`g]W`b`VYVb  
XYa`BUh]cbU`7]bYa U`7Yb`hYf`]b`XYf`@Ub[ `<U`GhfU`Y`VYZ]bXYhž  
j YfZØ[h]bg[ YgUa`h`ØVYf`' \*`G]hnd`ÅhnY`gck ]Y`Y]bYb`\_fYUh]j Yb  
A i`h]Zi b\_h]cbgfUi a "

## →bbcj Uh]j Y`HYW`bc`c[ ]Yb`]b`XYf`<c`c[ fUd\]Y

8]Y`K`Y]hYfYb`hk ]W`\_i b[ `j cb`HYW`bc`c[ ]Yb`VYgW`f`Åb`\_h]g]W`\_Y`XcW`  
b]W`h`bi f`Ui Z`XUg`BYk`GhUf`H\YUhfYf": cfgW`Yf`\UVYb`Y]bY  
bYi Ufh[ Y`A`Yh`cXY`Yb`hk ]W`\_Y`hž`X]Y`XmbUa ]gW`Y`i`hfU`cW`X]W`hY  
`8!\c`c[ fUd\]gW`Y`Dfc`Y`\_h]cbYb`Yfa`Ø[ `]W`h"8]YgY: cfhgW`f]hY  
\_ØbbhYb`fYU`]gh]gW`Y`8UfghY`i b[ Yb`ZØf`J]fhi U`!FYU`]hml  
5bk YbXi b[ Yb`]YZYfb"8Ug: cfgW`i b[ ghYUa`i bhYf`XYf`@Y]hi b[  
j cb`@Y]: cb[ `j cb`XYf`i b]j Yfg]hmicZ`G`W]YbW`UbX`HYW`bc`c[ micZ  
7\]bU`\Uh`X]Y`HYW`b]\_`bUa Ybg`XfY]X]a Ybg]cbU`Y  
ghfYi i b[ gi bhYfghØhnhY`XmbUa ]gW`Y`<c`c[ fUd\]Y`fi 8!G8<Ł  
Yb`hk ]W`\_Y`hž`X]Y`]b`XYf`@U[ Y`]ghž`Y]bY`H]YZYbUi ZØgi b[ `ni  
YffY]W`Ybž`X]Y`a Y`f`U`g`XfY]: fØ»Yb`cfXbi b[ Yb`ØVYf`XYb  
XYfnY]h[ Yb`A`Yh`cXYb`]Y[ hž`k ]Y`]b`Y]bYa`6Yf]W`h]j cb`cdh]WU"cf[  
Yf`Åi hYfh`k ]fX"

8]Y`" 8!G8<!HYW`b]\_`ØVYfk ]bXYh`nYb`hfU`Y`DfcV`Ya Y`VYghY\YbXYf  
X][ ]hU`Yf`<c`c[ fUd\]YhYW`b]\_Ybž`XUfi bhYf`b]YXf][ Y`UI ]U`Y  
5i ZØgi b[ Yb`i bX`\c`Yb`b`hYfd`UbY!7fcgghU`\_"8]Y: cfgW`Yf  
\_ca V]b]YfhYa`Y]bYb`f`Åi a`\_]W`Yb`@]W`ha`cXi`Uhc`f`fG@A`Ł`a ]hY]bYa  
8]Zi gcfž`i a`a`Y`fYfY`6]`XYVYbYb`b`Å`Yf`VY]Y]bUbXYf`ni  
dfc`]n]YfYb"G]a i`Uh]cbYb`nY][ hYbž`XUgg`X]Y`dfc`]n]YfYb`" 8!  
FY`cbghfi`\_h]cbYb`a ]h`\_Y]bYfYb`H]YZYb]bhYfj U`Yb`nk ]gW`Yb`XYb  
9VYbYb`YfnYi [ h`k YfXYb`\_ØbbYb"→a`JYf[ `Y]W`ni`UbXYfYb  
A`Yh`cXYb`\_cbbhYb`a ]h` 8!G8<`%&) `6]`XYVYbYb`VY]Y]bYa  
H]YZYb]bhYfj U`j cb`bi f`\$ž`\*`a`a`]b`Y]bYa`%\$\$\$³%\$\$\$!D]I`Y`!

<c`c[ fUa a `dfc`n]Yfh:k YfXYbžk Å\fybX`UbXYfY`J YfZU\fyb`bi f` &  
6]XYVYbYb`VY]`Y]bYa `H]YZYb]bhYfj U``j cb`` ž+) `a a `YffY]W`hYb"

8]Y`9bhk ]W`i b[ Yb`]b`XYf`<c`c[ fUd\]YhYW`bc`c[ ]Y`\_ÖbbhYb  
a U» [ YV`]W`XUni `VY]hfU[ Ybž`X]Y`?Øbgh`Yf`YVb]ggY`]a `bYi Yb`BYk  
GhUf`H\YUhYf`ni `VYfY]W`Yfb``8cfhj YfZc`[ h`a Ub`XUg`N]Y`ž`XUg  
ZØ\fybXY`N]Y``]b`<Ubc]`ZØf`J YfUbgH`hi b[ Yb`i bX`5i ZZØ\fi b[ Yb`ni  
k YfXYbžk Å\fybX`X]Y`ϕhY[ fUh]cb`a cXYfbYf`HYW`bc`c[ ]Yb`Ui W`  
X]Y`J YfUbgH`hi b[ gei U`]h`h`XYi h]W`j YfVYggYfb`gc``"

|           |  |
|-----------|--|
| 8YhU]`g   |  |
| C fh      | , +`@Ub[ `<Už`%\$\$\$\$\$`<Ubc]ž`J ]YhbUa  |
| E i Y``Yb | <ul style="list-style-type: none"><li>• k k k "j ]YhbUa "j b</li><li>• k k k "cdh]WU"cf[</li></ul> |

6Ygi W`Yb`G]Y`i bg`Ui Z.`Y]bY!fY]gY"XY