

Gca a YfgdU» 'ZØf': Ua ]'Yb. '9bhXYW\_Yb 'G]Y  
@i Xk ][ gVi f[ g'A ÀfWXYbk Y`h°

9bhXYW\_Yb 'G]Y 'gdUbbYbXY': Ua ]'YbU\_hj] ]hÀhYb ']b  
@i Xk ][ gVi f[ . 'A ÀfWXYb[ UfhYbž? ØfV]gUi gghY`i b[ Yb'i bX  
nU\`fY]WXY9j Ybhg'ja 'Gca a Yf'&\$&)"



6`Ø\YbXYg'6UfcW\_ž'@i Xk ][ gVi f[ ž'8Yi hgW\`UbX'!'8]Y  
JYfUbghU'hi b[ ' : Ua ]'YbnY]h]b'@i Xk ][ gVi f[ 'n]Y\`h'Ub`X]YgYa  
GUa ghU[ ž'XYb'&+"A U] &\$&) ž'nU\`fY]WXY': Ua ]'Yb' ]b`X]Y'GhUXh''8]Y  
5\_hj] ]hÀhYb`Z]bXYb'ja `nUi VYf\UZhYb'6`Ø\YbXYb'6UfcW\_`ghUhz  
Y]bYa `VY`YVhYb`N]Y`ZØf'[ fc»Y`i bX`\_Y]bY'6Ygi WXYf"

9]b`<][ \`][ \`h]gh'XYf'A ÀfWXYb[ UfhYbž'XYf'a ]h'gY]bYb' ]bhYfU\_hj] Yb  
GhUh]cbYb'i bX'XYf`]YVYj c`Yb'; YghU'hi b[ `VY[ Y]ghYfh`<]Yf`\_ØbbYb  
? ]bXYf`Ui ZY]bYa `Fi bX[ Ub[ `A ÀfWXYbZ][ i fYb'i bX`Y]bXfi W\_gj c`Y  
GWXYfYbgW`b]hY`YbhXYW\_Yb" '6YgcbXYfg`W`Ufa Ubh]gh'XYf`H\`fcb  
XYg`GYfYfcgYb\_Øb][ gž`Ub`XYa `X]Y'?`Y]bYb`D`Uhn`bY\`a Yb`\_ØbbYb"  
9]b`a V]ggghUbX`i bX`; f]`ghY`Yb`gc f[ Yb`XUZØfž`XUgg`ZØf`XUg  
`Y]V`]WXY`K c`\`[ Ygcf[ h]gh`'8UfØVYf`\]bUi g`ghY\Yb`Y]bYa

[ Ya Øh]WXYb'5i g\_Ub[ 'XYg'HU[ Yg']a 'gWUhh][ Yb'6YfY]W'ØVYf  
XYa 'K UggYfgd]Y'd`Uhn'b]W'hg']a 'K Y[ Y"

## A ÆfWXYb \ UZhY '5 hhfU\_h]c bYb

9]b'VYgcbXYfYg'9f'YVb]g']a 'A ÆfWXYb[ UfhYb']gh'X]Y'6cchghci f'Ui Z  
XYa 'A ÆfWXYbVUW'8]YgY'[ Ya Øh]WXY': U\fh'ZØ\fh'j cfVY]'Ub  
]bgnYb]YfhYb'GnYbYb'VY\_UbbhYf'A ÆfWXYb'i bX']gh'j cf'U`Ya 'Ua  
ZfØ\Yb'A cf[ Yb'VYgcbXYfg'Ub[ YbY\`a "'GdÅhYf'Ua 'HU[ '\_ØbbYb  
K UfhYnY]hYb'Ui ZhfYhYb"'8Yf'[ fc»nØ[ ][ 'Ub[ Y'Y[ hY'Gd]Y'd`Uhn'a ]h  
Fi hgWXYbž'GWUi \_Y'b'i bX'?`YhhYf[ YfÅhYb'`ÅXh'YVYbgc'XUni 'Y]bž  
g]W'Ui gni hcVYb"

: Ua ]]YbZfYi bX']W\_Y]h'k ]fX']a '[ YgUa hYb'DUf\_'[ fc»[ YgWf]YVYb"  
Gc'[ ]Vh'Yg'VUff]YfYZfY]Y'Hc]'YhhYbUb`U[ Yb'a ]h  
K ]W\_Y'a Ø[ `]W\_Y]hYb'i bX'[ i h'YffY]WVUfY'K Y[ Y'ZØf'?]bXYfk U[ Yb  
i bX'6c`Yfk U[ Yb"'8]Y'GhY][ i b[ Yb'g]bX`Y]W'h'i bX'\_ØbbYb'a ]h  
l bhYfghØhni b[ 'VYk Å'h][ h'k YfXYb"'Ni 'XYb'k Y]hYfYb'5 hhfU\_h]c bYb  
[ Y\ØfYb'Y]b'GhfY]W'Y`ncc'a ]h'N]Y[ Yb'i bX'GWUZYb'gck ]Y'X]Y  
8Ua dZc\_ZU\fh'a ]h'XYa '6`Ø\VÅ\b`Yž'X]Y'ni gÅhn`]W'ZØf'GdU»  
gcf[ h`

## ? ØfV]gUi gghY`i b[ Yb'i bX'; Ughfcbca ]Y

æ 'FU\`a Yb'XYf'JYfUbgH'hi b[ 'Z]bXYb']b'@ Xk ][ gVi f[ 'Ui W'X]Y  
?ØfV]gUi gghY`i b[ Yb'ghUhh"'8]Y'5i gghY`i b[ 'GUbX!BUhi f!?'i bgh  
]gh'j ca '- "A U]'V]g" "'5i [ i gh'&\$&) 'ni 'gY\Ybž'k Å\fybX'X]Y  
k Y'h[ fØ»hY'?ØfV]gUi gghY`i b[ 'j ca '&' "'5i [ i gh'V]g'&"'Bcj Ya VYf  
&\$&) 'ZØf'Y]b'ZUfVYbZfc\Yg'GdY\_hU\_Y'`gcf[ h'< ]Yf'Yfk UfhYh'X]Y  
6Ygi WXYf'Y]bY'J]Y`ZU'h]j cb' ( ) "\$\$\$\$'?ØfV]ggYb']b'XYb  
i bhYfgW]YX`]W'ghYb': cfa Yb'i bX'; Yf]W'hYb"

8Yf'A Uf\_hd`Uhn']b'@ Xk ][ gVi f[ 'V]YhYh'XUni 'Y]bY'\Yf]j cffU[ YbXY  
5i gk U\`Ub'; Ughfcbca ]Yž'XUfi bhYf']hU`]Yb]gWXY'?ØWXY'i bX  
YfZf]gWXYbXY'9]ggdYn]U`]hÅhYb"'K Å\fybX'X]Y'?]bXYf'gd]Y`Ybž  
\_ØbbYb'X]Y'9'hYfb'X]Y'K UggYfZcbhÅbYb']a 'FUh\Ui g\cZ[ Yb]Y»Yb"

? i `hi fY`Y`5b[ YVchY`i bX`J YfUbgH`hi b[ Yb

: Øf`\_i`hi fY``]bhYfYgg]YfhY` : Ua `]Yb`ghY`h`XUg`@ Xk ][ gVi f[  
A i gYi a `Ui ZXYa `Dfc[ fUa a "`b`X]YgYa `Y`Ya U`][ Yb  
? f]a `]bU`dc`nY][ YV`Ai XY`k ]fX`X]Y` ; YgW`W`hY`XYf`GhUXh`YVYbX][ ž  
]b`\_i`g]j Y`A`]ha U`W`Ui gghY``i b[ Yb`i bX`gdYn]Y``Yb`? ]bXYfZØ`fi b[ Yb`  
5i W`XYf`Gd]Y`d`Uhn`Ui Z`XYf`6`ÅfYbk ]YgY`a` ]h`gW`Uhh][ Yb`D`ÅhnYb  
i bX`Y]bYf`K UggYf!`i bX`A UhgW`ghY``Y`gc f[ h`XUZØfž`XUgg`XYf`HU[ `ZØf  
U`Y` ; YbYfUH]cbYb`Y]b`9f`YVb]g`k ]fX`"

8Yf`Gca a Yf`b`@ Xk ][ gVi f[ `]ghni XYa `fY]W`Ub  
J YfUbgH`hi b[ Yb`"<Ø`Ydi b`\_hY`g]bX`XUg`BUhi fJ ]g]cb`:`]`a ZYgh]j U`  
j ca `%"\$`V]g`%` "`ž` `]&\$&) žXYf`H`YUHyfgca a Yf`@ Xk ][ gVi f[ `]j ca  
&\*"`ž`b`V]g`%` "`GYdhYa VYf`&\$&) žXUg`@ Xk ][ gVi f[ Yf`?]bXYfZYgh  
Ua `\*"`ž` `]&\$&) `gck ]Y`Y]b`Gca a YfbUW`hg`CdYb!5]f`?]bc`j ca `&  
V]g`&(`"5i [ i gh`&\$&) "

8Ub`\_XYf`J ]Y`ZU`h`Ub`5`\_h]j ]h`ÅhYb`i bX`5b[ YVchYb`]gh`Y]b`6Ygi W`]b  
@ Xk ][ gVi f[ `Ub`X]YgYa `HU[ `i bX`XUfØVYf`\]bUi g`Y]b`c`bYbXYg  
9f`YVb]g`ZØf`X]Y`[ UbnY`:` Ua `]Y`"K Y]hYfY`bZcfa Uh]cbYb`i bX  
8YhU]`g`ni `XYb`5`hfU`\_h]cbYb`\_ØbbYb`Ui Z`j ]g]h`i Xk ][ gVi f[ "XY  
i bX`V`i YVU"XY`bUW`[ Y`YgYb`k YfXYb`"

8YhU]`g	
C fh	6`Ø`YbXYg`6UfcW`ž`@ Xk ][ gVi f[ ž 8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• j ]g]h`i Xk ][ gVi f[ "XY</li> <li>• k k k "V`i YVU"XY</li> </ul>

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