

K YhhVYk YfVY ' ]b ' XYf ' K Ygh`Ui g]hn. ' ð fY  
⇒XYb 'g]bX 'V]g`%) " ' ð ` ] ' [ YZfU[ h°

K YhhVYk YfVY ' ]b ' ; fc » f0\ fgXc fZ Z0fXYfb ' Dfc ' Y\_hY ' i bX ' : chc g  
ni f`GhÄf\_i b[ ' XYf ' K Ygh`Ui g]hn" 9]bgYbXYgW`i gg. ' %) " ' ð ` ]  
& \$ & ) "



8]Y`FY[ ]cb`K Ygh`Ui g]hn`a UW`h`k ]YXYf`j cb`g]W`fYXYb`°5a ` ` %  
A Äfn`&\$&) `k i fXYb`bUW`Y]bYf`Ub[ Yb`DUi gY`j cb`nk Y]` ð\`fYb  
nk Y]`gdUbbYbXY`K YhhVYk YfVY `]bg`@VYb`[ Yfi ZYbž`X]Y`gck c\`  
\_fYUh]j Y`HU`YbhY`U`g`Ui W`Yb[ U[ ]YfhY`J YfY]bY`UbgdfYW`Yb`°8]Y  
9]bgYbXYZf]gh`Z0f`VY]XY`K YhhVYk YfVY `Äi Zh`V]g`ni a `%) " ' ð ` ] `&\$&) ž  
i bX`U`Y` ðhYfYgg]YfhYb`g]bX`\Yfn`]W`Y]b[ Y`UXYbž`]fY`Dfc`Y\_hY  
i bX`?i bghk Yf\_Y`Y]bni fY]W`Yb`°

: 0f`U`Yž`X]Y`a ]h`<Yfn`i bX`<UbX`Z0f`Y]b`ghUf\_Yg`A ]hY]bUbXYf  
Y]bhYfYbž`[ ]Vh`Yg`XYb`K YhhVYk YfV` A ]h`<Yfn`i bX`<UbX` `Dfc`Y\_hY  
Z0f`Y]b`ghUf\_Yg`A ]hY]bUbXYf "°8 UVY]`g]bX`j cf`U`Ya `X]Y`J YfY]bY  
i bX`Y`fYbUa h]W`Yb` ð]h]Uh]j Yb`[ YZfU[ hž`i a ` ]\fY`Dfc`Y\_hY  
Y]bni fY]W`Yb`cXYf`[ Yd`UbhY`⇒XYb`j cfni ghY`Yb`°8]Y` ð]h]Uh]j Y`gc`°

]bgVYgcbXYfY`XYb`Ni gUa a Yb\U`h]b`XYf`F`Y[ ]cb`Z`OfXYfbž  
; YbYfUh]cbYb`a ]hY]bUbXYf`j YfbYhnYb`i bX`6Y[ Y[ bi b[ gfÀi a Y  
gW UZZYb`cXYf`Yf\U`hYb`" < ]YfVY]`k ]b`Yb`DfY]g[ Y`XYf`j cb  
]bg[ YgUa h`V]g`ni `%' "\$\$\$`9i fc`"9g`]gh`k ]W`h][ ž`XUgg`X]Y  
Y]b[ YfY]W`hYb`Dfc`Y`\_hY`]b`XYb`?ca a i bYb`XYf`@9589F!F`Y[ ]cb  
K Ygh`Ui g]hn`i a [ YgYhnh`k YfXYb`ž`i bX`Y]b`Di`V`\_]i a gdfY]g`k ]fX  
YVYbZU`g`j Yf[ YVYb`ž`VY]`XYa` X`Ug`Di`V`\_]i a`ØVYf`X`Ug`g`ÅW`g]gW`Y  
6Øf[ YfVYhY]`][ i b[ gdcfhU`UVgh]a a Yb`\_Ubb`"8]YgY`b`Zcfa Uh]cbYb  
i bX`X]Y`HY]`bU`a`YVYX]b[ i b[ Yb`g]bX`Ui Z`XYf`K`YVg]hY`F`Y[ ]cb  
K`Ygh`Ui`g]hn`Yf\`À`h]W`"

: Øf`< cVVmZc`hc [ fUZYb`i bX`\_fYUh]j Y`?`ÒdZY

8Yf`nk Y]hY`K`YhhVYk YfV`hfÀ[ h`XYb`Y]b`UXYbXYb`H]hY`"9]b`6`]W`ž  
Y]b`?`]W`\_`"8]Y`K`Ygh`Ui`g]hn`Xi`fW`8Y]bY`@]bgY`" < ]Yf`g]bX  
< cVVmZc`hc [ fUZYb`[ YZ`U[ hž`X]Y`Δ`fY`VYghYb`G`W`b`U`d`d`g`W`ØggY`Ui`g  
XYb`?`UhY[ cf]Yb`B`Uhi`f`i bX`@UbXgW`U`Zi`gck ]Y`G`h`U`X`h`i`i bX  
8cfZYVYb`Y]b`fY]W`Yb`\_`ØbbYb`"8]Y`g`W`Øb`ghYb`i`c`h`c`g`\`UVYb`X]Y  
7\`Ub`W`ž]a`K`Ygh`Ui`g]hn!`?`U`Y`b`X`Y`f`&`\$`&`\*`j`Y`f`Ø`ZY`b`h`]W`h`ni`k`Y`f`X`Y`b`  
5i`W`\`]Yf`[ ]Vh`Y`g`U`hhfU`\_`h]j`Y`i`Y`X`d`fY]gY`ni`i`[ Yk`]b`b`Y`b`ž]bg[ YgUa h  
V]g`ni`" "\$\$\$`9i fc`"Dfc`?`UhY[ cf]Y`X`Uf`Z`a`U]`ja`U`Y]b`i`c`h`c  
Y]b[ YfY]W`h`k`Y`f`X`Y`b`ž`i`b`X`Y`g`gc`h`Y]b`XYf`@9589F!F`Y[ ]cb  
K`Ygh`Ui`g]hn`Ui`Z[ Ybca a Yb`gY]b`"

8]Y`DfY]g] Yf`Y]\`i b[ `ZØf`VY]XY`K`YhhVYk YfVY`]gh`ZØf`C`\_`hc`VYf`&`\$`&)  
[ Yd`Ub`h`i`f`U[ Yb`ni`f`HY]`bU`a`Y`VY`Ub`hk`c`fh`Y`h[ YfbY`8`Ub]Y`U  
F`Y`h`a`U`bb`i`b`h`Y`f`X`Y`f`H`Y`Z`c`b`b`i`a`a`Y`f`\$`' ) & , `( % - \* % \$ ' - `c`X`Y`f`d`Y`f  
9!`A`U]`Ub`f`Y`h`a`U`bb`4`f`Y[ ]cb!`k`Y`gh`Ui`g]hn`XY`"8]Y`NY]h`X`f`Å`b[ hž`U`gc  
f`Ub`Ub`X]Y`X`Y`Y`b`i`b`X`X`U`g`i`c`h`c`a`U`h`Y`f]U`"i`"

Ni gÅhn`]W`Y`K`YhhVYk YfVgZcfa UhY

: Øf`VYgcbXYfg`Yb[ U[ ]YfhY`↑ b[ Y`A`YbgW`Yb`V]YhYh`g]W`bcW`Y]bY  
k Y]hYfY`A`Ò[ `]W`\_Y]h]a`F`U`a`Yb`XYg`K`YhhVYk YfVg`8`Ya`c`\_`f`Uh]g`W`  
<`Ub`X`Y`b`ž`X`Y`gg`Y`b`9]bgYbXYgW`i`gg`Ua`%)`"8`Y`n`Ya`V`Y`f`&`\$`&`&`"Y[`h`  
<]Yf`\_`ØbbYb`6Y]hfÀ[ Y`Y]b[ YfY]W`h`k`Y`f`X`Y`b`ž`X]Y`g]W`a`]h`H`Y`a`Y`b  
k ]Y`i`Y`g`W`]W`h`Y`ž`G`W`i`Y`ž`?`ca`a`i`b`Y`ž`l`a`k`Y`h`i`b`X  
Ni gUa a Yb`YVYb`VYgW`Å`Zi][ Yb`"8]Y`DfY]gY`g]bX`gY`f`U`hhfU`\_`h]j`.

I bhYf`UbXYfYa ` \_ÖbbYb`V]g`ni `) \$`Ui`g[ YnY]W`bYhY`6Y]hfÄ[ Y`Y]bY  
FY]gY`ni a `đ b]Zm`8Ya`c\_fUh]YZYgh]j U`]b`6Yf`]b`[ Yk`]bbYb`  
5i » YfXYa ` [ ]Vh`Yg`Bca`]b]Yfi b[ Yb`ZØf`XYb`8Yi hgW`Yb  
9b[ U[ Ya`Ybhd`fY]g`i bX`]bX]j ]Xi Y`Y` : ÖfXYfi b[ Yb`ZØf`Dfc`Y`\_hY`"

8]YgY`K`YhhVYk`YfVY`nY][ Ybž`XUgg`]b`XYf`K`Ygh`Ui`g]hn`Y]bY  
`YVYbX][ Y`i bX`U`\_h]j Y` ; Ya`Y]bgW`UZh`YI`]gh]Yfhž`X]Y`j ]Y`ni `V]YhYb  
`Uh`8Yf`5i`ghUi`gW`i bX`X]Y`?fYUh]j ]hÄ`h`g]bX`cW`]a`?i fgž`i bX`Yg  
`c`b`h`g]W`Ui`Z`U`Y` : Ä`Y`ž`X]Y`Y][ YbYb` ð`Y`Y`b`ni a `@YVYb`ni  
Yfk`YW`\_Yb`°` ð`Zcfa`Uh]cbYb`i bX`HY`]bU`a`Y`ni`XYb`K`Ygh`Ui`g]hn!  
K`YhhVYk`YfVYb`[ ]Vh`Yg`Ui`Z`FY`[ ]cb`K`Ygh`Ui`g]hnž`k`Ä`fYbX  
8YhU]`g`ni a `K`YhhVYk`YfV`8Ya`c\_fUh]gW`<UbXY`b`Ui`Z`  
9b[ U[ Ya`Ybh` ; `cVU`ni`Z]bXYb`g]bX`"

8YhU]`g	
E`i`Y`Y`b	<ul style="list-style-type: none"><li>• [ fcggfcY`fgXcfZ`XY</li><li>• k`k`k`"fY`[ ]cb`!`k`Ygh`Ui`g]hn`XY</li><li>• g`_`Yk`"Yb[ U[ Ya`Ybh`! [ `cVU`"XY</li></ul>

6Ygi`W`X`Yb`G]Y`i`bg`Ui`Z.`bU[ !gUW`gYb`"XY