

# DZcfn\Y]a 'fUXY`h'F Y\_c fX. '%, "\$) + ': U\ fhYb ZØf`X]Y`l a k Y`h°

DZcfn\Y]a 'ZY]Yfh'F Y\_c fXVYhY`][ i b[ 'VY]a 'GhUXhfUXY`b`&\$&)  
a ]h'ØVYf`%, "\$\$\$`F UXZU\fhYb`i bX`DfY]gj Yf`Y]\i b[ `Xi fW\`XYb  
l a k Y`hVØf[ Yfa Y]ghYf"



DZcfn\Y]a ž'8Yi hgW\`UbX`!`8Yf`NY]hfUi a `XYg`X]Yg`Ä\`f][ Yb  
GhUXhfUXY`b`]b`DZcfn\Y]a `j ca` `%'\*`"A U]`V]g`)' " ' ð b]\`Uh`X]Y`GhUXh`i]b  
6Yk Y[ i b[ `[ YVfUW\h`', VYf`%'%"\$`\$`VY[ Y]ghYfhY`F UX`Yf]bbYb`i bX  
F UX`Yf`\UVYb`g]W\`ni gUa a Yb[ YZ] bXYbž`i a `f`ÄZ]h][ `]b`X]Y`DYXU`Y  
ni `hfYhYb`"A ]h`%'%"`'`HY]`bY\`a Yfb`k i fXY`X]Y`\`ØW\ghY`6YhY`][ i b[  
gY]h`6Y[ ]bb`X]YgYf`5\_h]cb`YffY]W\hž`i bX`Ua` `%, " ' ð ' ]`ZUb`X`Y]bY  
ZYgh`]W\Y`DfY]gj Yf`Y]\i b[ `Xi fW\`l a k Y`hVØf[ Yfa Y]ghYf`HcV]Ug  
J c`Y`ghUhhž`X]Y`XUg`\YfUi gfU[ YbXY`9b[ U[ Ya Ybh`XYf`DZcfn\Y]a Yf  
\Yfj cf\cV`8Yf`: c\_i g`U[ `XUVY]`Ui Z5`hU[ gZU\fhYbž`gY]`Yg`ni f  
5fVY]hž`ni f`GW\i `Y`cXYf`VY]a `9]b\_Ui ZYb`" `ðg[ YgUa h`k i fXYb  
fY\_c fXj YfX`ÄW\h][ Y`%, "\$) + `F UXZU\fhYb`UVgc`j ]Yfhž`k Ug`Yhk U  
%) \$ \$ `: U\ fhYb`a Y\`f`]gh`U`g`]a `J cf`U\`f`°

⊕g[ YgUa h`Y[ hYb`X]Y`HY]bY\ a YbXYb`Y]bY`VYY]bXfi W\_YbXY  
GhfYW\_Y`j cb`&&) "%- %?`]ca YhYfb`ni fØW`"9]b`YVW hYf` ; fi bX`ni a  
đ VY`bž`XYbb`gc`\_ccb hYb`fi bX`" +HcbbYb`7C`]a`J Yf[ `Y]W`ni  
5i hcZU\ fhYb`Y]b[ YgdUfh`k YfXYb`"8 Ug`nY][ hž`XUgg`F UXZU\ fYb`b]W h  
bi f`Y]b`i a k Y`hžfYi bX`]W Yg` : cfhVYk Y[ i b[ ga`]hY`]ghž`gcbXYfb  
Ui W` [ Ygi bX\Y]h`]W Y`J cfhY`Y`V]YhYhž`k ]Y`Y]bY`Àb[ YfY  
@VYbYgYfk Ufhi b[ `i bX`k Yb][ Yf`N]j` ]]gUh]cbg`fUb`\_Y]hYb`"8 ]Yg  
i bhYfa Ui Yfh`XUg`i a k Y`hVi bXYgUa hž`XUg`VYhc b hž`XUgg`ØVYf` ( \$`i  
XYf`5i hcZU\ fhYb`]b`XYi hgW Yb` ; fc» gh`AXhYb`k Yb][ Yf`U`g`)  
?`]ca YhYf`VYhfU[ Yb`"< ]Yf`]gh`XUg` : U\ ffUX`c Zh`X]Y`gW bY`ghY`i bX  
Y]bZUW ghY`@Øgi b[ "

## 8 ]Y`DfY]gj Yf`Y]\i b[

8 ]Y`DfY]gj Yf`Y]\i b[ `U`hY]b][ Y`YfUi gfU[ YbXY`@Y]ghi b[ Yb  
[ Yk ØfX][ h`⊕`XYf`? UhY[ cf]Y` 5\_h]j ghYf`5`hU[ gfUX`Yf` ] ]b[ `XYf  
YfghY`D`Uhn`Ub`⊗gUd`U`h`? fi a VUW Yf`a` ]h`ghc`nYb`%\$&` : U\ fhYb`"  
8 cW`Ui W`HcV]Ug`6Ø`Yf`i bX`HcV]Ug`8 Yhh]b[ Yf`UVYb`a` ]h`- +  
Vnk`"- &` : U\ fhYb`ZØf` : i fcfY` [ Ygcf[ h`"8 Ug`HYUa`a` ]h`XYb`a` Y]ghYb  
 : U\ fhYb`ghY`h`X]Y`GhUXh`DZcfn`Y]a`" J Yfk U`hi b[ `a` ]h  
VYY]bXfi W\_YbXYb`%&&'` : U\ fhYbž` [ YZc` [ hij ca`58 : 7#7A`i bX`XYa  
C fUhc]YbW cf`DZcfn`Y]a`"8 ]Y`U\_h]j ghY`GW i`Y`k Uf`XUg`? Yd`Yf!  
 ; ma`bUg]i a`DZcfn`Y]a`a` ]h`&`) %\*` : U\ fhYbž`k A`fYbX`X]Y  
GdUf`\_UggY`DZcfn`Y]a`7U`k`g]W`U`g`U\_h]j ghYg`i bhYfbY`a` Yb`a` ]h  
\* - )` : U\ fhYb`Ui gnY]W bYhY"

## ; Ygi bX\Y]h`i bX`l a k Y`h

F UXZU\ fYb`ZØfXYfh`b]W h`bi f`X]Y`dYfgØb`]W Y` ; Ygi bX\Y]hž`gcbXYfb  
Vf]b[ h`Ui W`j c`\_gk ]fhgW UZh]W Y`J cfhY`Y`a` ]h`g]W`"@Ui h`9i dYfhYb  
\_ØbbYb`V]g`ni`" \$`i`XYf`D?K`! : U\ fhYb`]b`6U`i b[ g[ YV]YhYb`Ui Z  
XYb`F UXj Yf`\_Y`f`j Yf`U[ Yfh`k YfXYb`"l bX`XUg`]gh`b]W h`bi f`Y]bY  
gW`ØbY`5i gg]W h`Ui Z`Y]bY` [ fØbYfY`Ni`\_i bZhž`gcbXYfb`Ui W`Y]b  
k ]W h][ Yf`GW f]h`h`ni f`FYXi`\_h]cb`XYf`HfY]V\Ui g[ Ug`!9a`]gg]cbYbž`XU  
XYf`J Yf`\_Y`f`gW cb`Y`i hY`ØVYf`&&`i`X]YgYf`9a`]gg]cbYb  
j Yfi fgUW h`8 cW`XUa` ]h`XUg`F UXZU\ fYb`]b`DZcfn`Y]a`k Y]hYf`]b  
VY`]YVh`V`Y]Vhi bX`XUg`5b[ YVch`Ub`F UX]bZfUghfi`\_hi`f`j YfVYggYfh  
k ]fXž`]gh`X]Y`F ØW\_a`Y`Xi b[ `XYf`fUXY`bXYb`DZcfn`Y]a`Yf`j cb` [ fc» Yf

6YXYi hi b[ "

8 Ug`HYUa `F UXj Yf\_Y`f`XYf`GhUXh`DZcfn\Y]a ` \Uh`k `A`fYbX`XYf  
5\_h]cb`i`a`ZUb[ fY]WXY` : YYXVUW\_g[ YgUa`a`Y`h" , VYf`X]Y  
F 58 Uf`! : i b\_h]cb`i`bX`dYfg`0b`]WXY` ; Ygdf`A`WXY`k`YfXYb`<`]bk`Y]gY  
i bX`5bFY[ i b[ Yb`j`YfUFVY]hYh`zi`a`X]Y`F`UX]bZfUghfi`\_hi`f`k`Y]hYf`ni  
cdh]a`Y]fYb`"8]Y`DZcfn\Y]a`Yf`g]bX`Ui`Z[ Yfi`ZYb`z`\fY`5b`Y[ Yb  
X]fY`\_hi`Ub`f`UXj`Yf`\_Y`f`f`U`h`k`d`Zc`fn`Y]a` "XY`ni`f`]W`h`Y`b`"5b`Y]b`Ya  
hc`Y`b`ghUXhgdYn]Z]gWXYb`F`UXb`Y`hn`i`a`]h`g]WXYfYb`i`bX`\_ca`Zc`fh`UV`Y`b  
F`UX`k`Y[ Yb`ni`U`f`V`Y]h`Y`b`z`]gh`X`U`g`N]Y`z`i`a`X]Y`6Y[ Y]ghYfi`b[ `Z`0f`X`U`g  
F`UX`Z`U`f`Y`b`k`Y]h`Y`f`ni`ghY][ Yfb"

9]b`d`c`g]h]j`Yg`F`UX]bZfUghfi`\_hi`f`!`a`U[ Y`z`a`c`X`Y`f`b`Y  
: U`f`f`UX`UV`ghY`Ub`U[ Yb`i`b`X`[ i`h`Y`?`ca`a`i`b]\_Uh]cb`g`g`h`f`U`h`Y[ ]Yb`g]b`X  
Y`b`h`g`W`X]Y`X`Y`b`X`z`i`a`i`a`Y`f`A`Y`b`g`W`X`Y`b`X`U`n`i`ni`V`f]b[ Yb`z`X`U`g`F`UX`U`g  
<`U`i`d`h]Y`f`\_Y`f`g`a`]h`Y`ni`k`A`Y`b`"8`U`g`]gh`b]W`X`h`b`i`f`Y]b` ; Yk`]b`b`Z`0f`  
X]Y`i`a`k`Y`h`z`g`c`b`X`Y`f`b`U`i`W`X`Y]b`G`W`X`f`]h`i]b`Y]b`Y`[ Y`g`0`b`X`Y`f`Y`i`b`X  
Y`V`Y`b`g`k`Y`f`h`Y`f`Y`G`h`U`X`h"

: 0f`k`Y]h`Y`f`Y`b`Zc`f`a`U`h]c`b`Y`b`ni`f`G`h`U`X`h`f`U`X`Y`b`!5\_h]c`b`V`Y`g`i`W`X`Y`b`G]Y`  
d`Zc`fn`Y]a` "XY`c`X`Y`f`Z`U`f`f`U`X`g`h`U`X`h`!`d`Zc`fn`Y]a` "XY"

8YhU]`g	
C`f`h	DZcfn\Y]a`z`8`Y`i`hg`W`X`U`b`X
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "dZcfn\Y]a`"XY</li> <li>• k k k "ZU\ffUXghUXh!dZcfn\Y]a`"XY</li> <li>• k k k "i`a`k`Y`h`Vi`b`X`Y`g`U`a`h`"XY</li> </ul>

6Ygi WXYb`G]Y`i`bg`Ui`Z`b`U[ !V`k`"XY