





7 ci fgY'8YHJ]`g

7 fYX]hDc]bhtg '\*`

Gi a a UfmicZ`hY'7 ci fgY

@c[ ]W]g`U`k cbXYfZ`UWX]Yj Ya YbhcZ`hY`i a Ub`a ]bX`"H\Y`XYj Y`cda YbhcZ`c[ ]WUg`hY`ghi XmicZUf[ i a Ybh UbX`hY`k UmidfYa ]gYg`gi ddcfhiW`bW`g]cbg`k Ug`dUfhUbX`dUfW`"cZ`hY`XYj Y`cda YbhcZd\]cgcd\m`@c[ ]W ]g`ci f`U`hYa dhUhfYZYW]b[ `cb`\ck`k Y`h]b`z`UbX`ci f`U`hYa dhlc`XYgW]VY`k \Uh]h]g`\_Y`tc`h]b`\_k Y`"H\Y ]XYU`hUh`i a Ub`W`bgW]ci gbYgg`VYWJa Y`gY`Z`W`bgW]ci g`]b`h]g`k UmU`"hY`cj Yf`k`c`a` ]`Ybb]U`U`c`]g`Ub ]bgd]f]b[ `UbX`XUi bh]b[ `fYU`]gU]cb`"H\]g`gi V`Y`W]b]bfcXi W`g`mci `tc`Ub`]a dcfU`b]h`YbXi f]b[ `UbX`[ fck ]b[ dUfhcZd\]cgcd\m`Mci `UfY`bchUggi a YX`tc`\Uj Y`UbmVUW\_[ fci bX`]b`c[ ]Wcf`d\]cgcd\m`

7 ci fgY`@YUfb]b[ `Ci hW`a Yg

%`9I`d`U]b`gca Y`\]g]cf]W]`m]a dcfU`b]h`UbX`gca Y`g][ b]Z]W]b]h`W`b]hYa dcfU`f]n`d\]cgcd\]W]`]XYUg UVci h`hY`h`W`b]ei Yg`Z`cf`hY`UbU`mg]g`cZUf[ i a Ybh &`8]gd`Umig\_]`g`UggcW]U`h`X`k`]h`g`V`k`U`f`m]bei ]fm]b`h`Y`gi VX]g]W]d`]bY`cZd\]cgcd\]W]`c[ ]W` dUfh]W`U`f`m]W`b]W`d]i U`z`UbU`m]h]W]`UbX`W]h]W]`UbU`mg]g`\_]`g` " " 5ggYgg`9b[ `]g\`Ub[ i U[ Y`Uf[ i a Ybh]V`m]f]U`b]g`U]h]cb`]b]tc`U`bi a VY`f`cZ`Z`fa U`"Ub[ i U[ Yg`

HYUW]b[ `G`h`f`U`h`[ ]Yg`

: ]f]g]h`hY`h`U`W]b[ `g]h`f`U`h`[ ]Yg`i gYX`YbW`ci fU[ Y`UbU`m]h]W]UbX`W]h]W]`h]b\_]b[ `g\_]`g`z`Ug`k Y`"Ug`h`Y`g\_]`g`cZ YZYW]j Y`W`a`a`i`b]W]h]cb`"Mci `UfY`YbW`ci fU[ YX`tc`YI`dfYgg`UbX`fYZ]bY`mci f`ck`b`j ]Yk`g`cZ`h`Y`tc`d]W]g X]g]W]ggYXz`UbX`Yb[ U[ Y`k`]h`h`Y`W`a`d`YI`]h]Yg`cZ] Uf]ci g`UddfcUW]Yg`tc`d\]cgcd\]W]`dfcV`Ya`g`

GYW`bXz`hY`W`b]h`bhcZ`hY`W`ci fgY`YbW`ci fU[ Yg`h`Y`XYj Y`cda YbhcZU`fYgdYW]h]Z`f`X]j Yfg]m]iUbX`]b]h`"Y`W]i U` Z]f]d`Umz`Ug`mci `UfY`f`Yei ]fYX`tc`Yb[ U[ Y`XYd`m]k`]h`j ]Yk`dc]b]h]h`U`h]mci `a`Umig]fcb[ `m]X]gU[ fY`Y`k`]h`"

H\]fXz`hY`UggYgga YbhdUW]U[ Y`]b`h`Y`W`ci fgY`]g`XYg][ bYX`tc`U`ck`mci `tc`XYj Y`cd`UbU`m]h]W]UbX`W]h]W]` h]b\_]b[ `g\_]`g`z`fYgYUfW]`g\_]`g`z`UbX`YZYW]j Y`W`a`a`i`b]W]h]cb`g\_]`g`" `h]U`gc`U`ck`g`mci `tc`Yb\UbW]mci f UV`]h]m]tc`Yb[ U[ Y`]b`W]YU]h] Y`dfcV`Ya`gc`]b[ `UbX`]bXYdYbXYbh`YUfb]b[ "

: ci f`h`z`U`"WUgg`h`Y`g]h]`UbX`Z]bU`Z`cfa U`YI`Ua`UfY`C`D`9`B`6`C`C`?"`5`b`m`d`f]b]h`Xz`c`f`k`f]h]b`a`U`h`f]U`"a`UmVY Vfc[ [ \h]b]tc`h`Y`h`g]h]c`f`YI`Ua`"H\Y`]XYU`]g`h`Uh`h`YgY`UfY`h`Y`g]h]b[ `i`bXYfg]h]UbX]b[ z`b`c`h`a`Y`a`c`f`m`

5ggYgga Ybh

5ggYgga YbhHUg\_g

5ggYgga YbhHUg_	K Y][ \h	8i Y'8UHŸ	Gh XYbh@YUfb]b[ Ci hŸa Yg'5ggYggYX
%ghUggYgga YbhHUg_	%)	K YY_''	%ž&
7`Ugg'hYgh	' )	K YY_;	&ž'
: ]bU`YI Ua`	) \$	: cfa U`9I Ua`DYf]cX	%ž'&ž'

5XX]h]cbU`XYHJ]`g.

H\]g`]g`U`h`ghcZ- \$`a`]bi`h`g`Xi`fU]cb`"8i`Y`rc`7`cj`]X!%-`fY`gf]W]h]cbgž`h`Y`h`ghk`]"`VY`UXa`]b]gh`fYX`cb`]bY":`cf`i`d`h`c`XUH`]"b`Z`fa`U]h]cbž`WXYW`\_`h`Y`A`ccX`Y`g]h`Y`UbX`U`"W`ta`a`i`b]W]h]cbg`Z`ca`"h`Y`"Y`W]h`fYf"

Hi`fb]h]b`g`YH]b[.`H\]g`]g`bchU`Hi`fb]h]b`Ugg][`ba`Ybh

5ggYgga`Ybh'`.:`]bU`YI`Ua

GhUfhXUH`Y`Bch5dd`]WUV`Y

@Yb[`h.`Hk`c`\`ci`fg

8YHJ]`g.

:`]bU`YI`Ua

H\]g`Z]bU`rk`c`\`ci`f`YI`Ua`"W`ej`Yfg`U`"h`Y`h`cd]W]g`XYU`h`k`]h`"H\]g`k`]"`i`gi`U`m]bj`c`]"`Y`Z]fghc`fXYf`"c[`]WUbX`W`fH]b`YI`h`bg]cbg`c`Z`WUgg]W]h]c[`]Wgi`W`Ug`a`c`XU`"c[`]WUbX`g`ca`Y`W`ta`d`Y]h]b[`]"gmg]h`a`g`gi`W`Ug`]b`h`]h]cb]gh]W`c[`]Wž`Z`Y`Y`"c[`]Wž`UbX`d`Uf`U`W`bg]gh`Y`b`h`c[`]W

H\]g`]g`h`Y`Z]bU`UggYgga`Ybh`Z`f`U`h`Y`b`X`Ub`W`"di`fdcgYg`"

5XX]h]cbU`XYHJ]`g.

H\]g`UggYgga`Ybhk`]"`VY`h]a`YHUV`YX`W`b`h`f`U`"m`Xi`f]b[`"h`Y`YI`Ua`"d`Yf]cX`"H\Y`YI`Ua`"k`]"`VY`cb`]"bY":`i`f`h`Y`f`]b`Z`fa`U]h]cb`k`]"`VY`a`UXY`Uj`U]UV`Y`h`f`ci`[`\`A`ccX`Y`"

Hi`fb]h]b`g`YH]b[.`H\]g`]g`bchU`Hi`fb]h]b`Ugg][`ba`Ybh


F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

5b`YVcc\_`j Yfg]cb`cZ\Y`HYI fVcc\_`k ]`VY`Uj U]UV`Y`cb`A ccX`Y

F YWca a YbX

Gi Va ]gg]cb`cZ5ggYgga YbhiHUg\_g

Hi fb]h]b`Gi Va ]gg]cb

Ʒmci`YbWci bHYf`U`dfcV`Ya`k` \Yb`UH`Ya` dh]b[`hc`gi`Va`]hmc`i`f`Ugg][`ba`Ybhi`h`fci`[`\`Hi`fb]h]b`z`d`Y`UgY`  
HY`Yd`cbY`9I`HYfbU`Gi`ddcfhcb`-`,`)`"``"``%cf`Ya`Uj`h`Ya`cb`YI`HYfbU`HY`hgi`ddcfh4`i`bgk`"YXi`"Ui`"Gi`ddcfh`  
`lci`fg`UfY`,`.\$\$Ua`-`-%\$.\$\$da`cb`k`YY`XUmg`UbX`-`.\$\$Ua`-`).\$\$da`cb`k`YY`YbXg`f1`\*)`XUmg`U`mY`Uf2`Ʒmci`  
UfY`i`bUV`Y`hc`gi`Va`]hmc`i`f`Ugg][`ba`Ybhi`Xi`Y`hc`U`Zi`h`k`]h`Hi`fb]h]b`mci`a`UmUdd`m`Zc`f`Ub`YI`HYbg]cb`z`Vi`hmc`i`  
a`i`ghf`Y`h]b`mci`f`h]W`Y`hbi`a`VYf`Z`ca`9I`HYfbU`Gi`ddcfh`f`U`cb[`k`]h`Ubmc`h`Y`f`f`Y`j`Ubh`Xc`W`a`Yb`hg`L`hc`  
]b`Wi`XY`Ug`Y`j`]XYb`V`hc`gi`ddcfh`mci`f`YI`HYbg]cb`Udd`]W`h]cb`"Ʒmci`Ya`Uj`9I`HYfbU`Gi`ddcfh`mci`k`j`  
Ui`hca`U`h]W`m`f`Y`W`j`Y`U`h]W`Y`hbi`a`VYf`z`Vi`h]Z`mci`HY`Yd`cbY`mci`k`j`b`YYX`hc`gd`Y`W`Z`W`m`Ug`\_`Zc`f`cbY`"  
Hi`fb]h]b`U`gc`dfcj`]XYg`i`dXUH`g`cb`h`Y]f`gm`gh`Ya`g`h`U`h`g`cb`Hk`]h`Y`f`"

;`YbYfU`m`z`UggYgga`YbhiUg\_g`a`i`gh`VY`gi`Va`]h`Y`X`Y`Y`W`f`cb]W`m`j`]U`Y`]h`Y`f`Hi`fb]h]b`cf`U`A`cc`X`Y`  
Ugg][`ba`Yb`h`h`b]bg`h`Ub`W`g`k` \Y`f`Y`h`g`]g`b`ch`d`c`g`g]V`Y`z`]h`k`]`V`Y`g`h`U`h`X`cb`mci`f`W`ci`fg`Y`g`A`cc`X`Y`g`]h`k`]h`  
U`h`Y`fb`U`h]`Y`gi`Va`]gg]cb`X`Y`h]g`"

:`cf`]b`Z`fa`U`h]cb`cb`l`ck`hc`gi`Va`]h`Ugg][`ba`Yb`hg`cb`]b`Y`j`]U`A`cc`X`Y`.`h`h`d`g`#`gh`XYb`h`i`bgk`"YXi`"Ui`#`ck`!  
gi`Va`]h`Ugg][`ba`Yb`h`a`cc`X`Y`"



## 5 WUXYa ]W< cbYgmiUbX`D`U[ ]Uf]ga

D`U[ ]Uf]ga `]g`i`g]b[ `h`Y`k`c`f`X`g`c`f`]X`Y`U`g`c`Z`c`h`Y`f`g`i`U`b`X`d`f`Y`g`Y`b`h]b[ `h`Y`a` `U`g`m`c`i`f`c`k`b`" `#`W`U`b`h`U`\_`Y`a` `U`b`m`  
Z`c`f`a` g`z`Z`c`a` `X`Y`]V`Y`f`U`h`Y` `W`X`Y`U`h]b[ `h`c` `U`W`W`Y`X`Y`b`h`U` `m`i`W`c`d`m]b[ `Z`c`a` `U`g`c`i`f`W` `k` ]h`c`i`h`U`W`\_`b`c`k` `Y`X[ `Y`a` `Y`b`h`

I`B`G`K` `[`f`c`i`d`g`d`U[ ]Uf]ga `]b`h`c` `h`Y` `Z`c` `c`k` ]b[ `W`U`h`Y`[`c`f`]Y`g.

- i bXYfgHUbX'mci f'f][ \hg'UbX'fYgdcbg]V']hYg'Ug'U'gh XYbhUhl BGK
-

## 5 WUXYa ]W=Zcfa Uh]cb

: cf`YggYbh]U`ghi XYbh]bZcfa Uh]cb`fY`Uh]b[ `tc.

- fYeI Ygth]Zcf`YI hYbg]cb/
- `Uh`gi Va ]gg]cbg[ [ i ]XY`]bYg/
- fYj ]Yk `cZa Uf\_g/
- I BGK `<YU`h`UbX`GUZY`mdc`]WYg/
- YI Ua ]bUh]cb`dfcW`Xi fYg/
-