

9fXVYVYb `YfgWÅ ØhhY fh' ? fYhU. Hgi bUa]k Ufbi b[`Vf]b[h' l f`Ui VYf`]b 5`Ufa VYfY]hgWÅ UZh°

9]b`ghUf_Yg`9fXVYVYb `YfgWÅ ØhhY fh' ? fYhU`Ua `%(" ' A U] ' & \$ &) ž
a]h'Hgi bUa]k Ufbi b[`i bX`5i g`Ài ZYfb`V]g`bUWÅ `gUY`i bX
? U]fc"



? fYhUž'; f]YWÅ Yb`UbX`!`đ`XYf`B UWÅ hj cb`8]YbghU[`Ui Z`A]hkh cWÅ ž
XYa `%(" ' A U] ' & \$ &) ž`k i fXY`X]Y[f]YWÅ]gWÅ Y`đgY`? fYhU`j cb`Y]bYa
9fXVYVYb`XYf`Gh`Àf`_Y`* ž\$`Ui Z`XYf`F]WÅ hYfg`_U`U`YfgWÅ ØhhY fh" `8 Ug
9d]nYbhfi a `XYg`6YVYbg`U[`Yhk U`&&`?`]ca`YhYf`j cf`XYf`? ØghY`]b
Y]bYf`H]YZ`j cb`+(`?)`ca`YhYfb" `9fghY`6Yf]WÅ hY`Ui g`XYf`FY[]cb
nY][Ybž`XUgg`X]Y`9fgWÅ ØhhY fi b[Ybž`X]Y`i a`\$.) \$`l` \f`C fhgnY]h
Ui ZhfUhYbž`Ui WÅ`Ui Z`XYb`VYbUWÅ VUfhYb`đgY`b`? cg`i bX`F` \cXcg
gk]Y`]b`XYf`À[mdh]gWÅ Yb`< Ui dhghUXh`? U]fc`gdØfVUf`k UfYb" `6]g\Yf
[]VhYg`YXcWÅ`_Y]bY`A`Y`Xi b[Yb`ØVYf`J Yf`YhnhY`cXYf`VYXYi hYbXY
GWÅ`XYb" `: Yi Yfk Y`f`i bX`UbXYfY`6Y\`ØfXYb`k i fXYb`]b
5`Ufa VYfY]hgWÅ UZhij YfgYhnhž`i a`gWÅ bY`Ui Z`a`Ò[`]WÅ Y`[YZ`À`f`]WÅ Y

9bhk]W_i b[Yb'ni 'fYU[]YfYb"@Ui h'XYb'6Yf]W'hYb'j cb'
XYfk YghYb"XY'ZcFXfYhY'XUg[f]YW]gWY'A]b]ghYf]i a'ZØf
6Yj Ò_Yfi b[ggW'i hn'X]Y'6Yj Ò_Yfi b['Xf]b[YbX'Ui Z'g]W'j cb'XYf
?ØghY'ni 'YbhZYfbYbž'XU'X]Y'A Ò['W]_Y]h'Y]bYg'Hgi bUa]g'b]W'h
Ui g[YgW'cggYb'k YfXYb'_Ubb"

K Yb]['gdÀhYf'j Yf_ØbXYhY'XYf'[Yc'c[]gWY'8]Ybgh'XYf'l G5'Y]bY
Yf\Ò\hY'A U[b]hi XY'XYg'9fXVYVYbg'j cb'*ž%Ui Z'XYf'F]W'hYfg_U'U"
8]Yg'VYghÀh][h'X]Y'\YZh][Yb'9fgW'ØhYfi b[Yb'i bX'X]Y'XUa]h
j YfVi bXYbYb'6YZØfW'hi b[Yb'"5a'5VYbX'ni j cf'Yf'YVhY'X]Y
FY[]cb'VYfY]hg'Y]b'k Y]hYfYgž'Y]W'hYfYg'9fXVYVYb'a]h'Y]bYf
GhÀf_Y'j cb'(ž-ž'XUg'YVYbZU'g']b'XYf'BÀ\Y'j cb'GUbhcf]b]
k U\f[Ybca a Yb'k i fXY'"8]Y'GY]ga c'c[Yb'gWY]bYb'g]W'YXcW
ni j Yfg]W'h]W'ni 'nY][Ybž'XUgg'_Y]bY'ghUf_Yb'B UW'VYVYb'ni
Yfk UfhYb'g]bX'"8Yf'7\YZ'XYf'[f]YW]gWYb'9fXVYVYbVY\ØfXYž
9Zh\ma]cg'@Y__Ugž'Ài » YfhY'g]W'VYfi \][YbX"

Hgi bUa]!K UfbgmghYa Y'i bX'J c fgc f[Y

8]Y'K Ufbi b['j cf'Y]bYa 'a Ò['W]Yb'Hgi bUa]]gh'Y]b'_f]h]gWYf'HY'
XYf'BchZU'j c fgc f[Y'j]b'YfXVYVYb[YZÀ\ fXYhYb'F Y[]cbYb"
Hgi bUa]gž'cZh'Ui g[Y'Øgh'Xi fW' l bhYfk UggYf!9fXVYVYb'cXYf
J i'_Ubb'Ui gVfØW'Yž'ghY''Yb'Y]bY'Yfbgh\UZhY'6YXfc\i b['ZØf
?ØghYb[Ya Y]bXYb'XUf'"8]Y'fYW'hY]h][Y'K Ufbi b['j]gh
YbhgWY]XYbXž'i a '@YVYb'ni 'fYhYb'i bX'GW'ÀXYb'ni 'a]b]a]YfYb"
8Ug'Hgi bUa]!K UfbgmghYa ž'XUg'Ui Z'?fYhU'U_h]j 'j]ghž'VYghY'h'Ui g
j YfgW]YXYbYb'GYbgcfYb'i bX'?ca a i b]_Uh]cbg_UbÀ'Ybž'X]Y
dYfa UbYbh'X]Y'G]hi Uh]cb'ØVYfk UW'Yb'i bX'ž'Zcfa Uh]cbYb'ØVYf
dchYbn]Y''Y'Hgi bUa]!9fY][b]ggY'k Y]hYf[YVYb'"Gc'W'Y'GmghYa Y
g]bX'bc'hk YbX][ž'i a'9j U_i]Yfi b[Yb'fYW'hY]h]['ni 'cf[Ub]g]YfYb
i bX'X]Y'6Yj Ò_Yfi b['ni 'gW'ØhnYbž'k]Y' [Yc'c[mgW]YbW'"Wca
Ui gZØ'f']W'VYgW'fY]Vh"

8]YgY'K UfbgmghYa Y'VY]b\U'hYb'gY]ga c[fUZ]gWY'i bX
cnYUbc[fUZ]gWY'GYbgcfYbž'X]Y'Ub'ghfUHY[]gWYb'c fhYb
Ui Z[YghY''h'g]bX'"6Y]'9f_Ybbi b['Y]bYf'6YXfc\i b['YfZc'[h'Y]bY
gcZcfh][Y'5'Ufa]Yfi b['XYf'ni ghÀbX][Yb'GhY''Ybž'i bX
BchZU''a UbU[Ya YbhVY\ØfXYb'_ØbbYb'XUbb'YZZY_h]j 'fYU[]YfYb"

5b[Yg]W\hg`XYf`Øb[ghYb`9fY][b]ggY`Ui Z? fYhU`k]fX`X]Y
 K]W\h][_Y]h`X]YgYf`GmghYa Y`YfbYi hi bhYfghf]W\Ybž`XU`g]Y` \Y`ZYbž
 X]Y`6Yj Ò`_Yfi b[`gW\ bY``i bX`g]W\Yf`b`G]W\Yf\Y]h`ni `Vf]b[Yb``8]Y
]bhYfbUh]cbU`Yb`?ccdYfUh]cbYbž`X]Y`gc`W\Y`K Ufba YW\Ub]ga Yb
 Yfa Ò[`]W\Ybž`g]bX`YVYbgc`YbhgW\Y]XYbXž`i a ``ÅbXYfØVYf[fY]ZYbX
 ðZcfa Uh]cbYb`Ui gni hUi gW\Yb`i bX`Ui ZHgi bUa]!6YXfc\i b[Yb
 Ub[Ya YggYb`ni `fYU[]YfYb"

8]Y`U_hi Y``Yb` ; YgW\Y\ b]ggY`Ui Z? fYhU`nY][Yb`XYi h]W\`X]Y
 Bchk YbX][_Y]hj cb`ÒZZYbh]W\Yb`6]Xi b[ga U» bU\`a Yb`i bX
 j cfVYfY]hYbXYb`Dfc[fUa a Ybž`X]Y`YbhgW\Y]XYbX`g]bXž`i a `X]Y
 K]XYfghUbXgZÅ\][_Y]h`XYf` ; Ya Y]bXYb`[Y[Yb`BUhi f_UhUghfcd\Yb
 ni `ghÅf_Yb`i bX`]\fY`G]W\Yf\Y]hgj cf_Y\fi b[Yb`ni `cdh]a]YfYb"

8YhU]`g	
J cfZU``	9fXVYVYb
C fh	? fYhUž` ; f]YW\Yb`UbX
E i Y``Yb	<ul style="list-style-type: none"> • k k k "XYfk YghYb"XY • k k k "h!cb`]bY"XY • XY"[Yc`c [mgW]YbW "WŁa

6Ygi W\Yb`G]Y`i bg`Ui Z. `b!U["XY