

5`Ufa ghi ZY`F ch. `H\Øf]b[Yb`VYfY]hYh`g]WÅ Ui Z`7mVYfUb[f]ZZY`j cf°

H\Øf]b[Yf` ðbYba]b]ghYf`A U]Yf`i bX`9I dYfhYb`X]g_i h]YfYb
Ua` %(" \$) "&\$&) `ØVYf`7mVYfUb[f]ZZY`i bX`? UhUghfcd\YbgWÅi hn
]a` A 8 F!@]j YghfYUa` "



9fZi fhž`8 Yi hgWÅ`UbX`!`8]Y`k UWÅgYbXYb`6YXfc`i b[Yb`Xi fWÅ
7mVYfUb[f]ZZY`i bX`BUhi f_UhUghfcd\Yb`VYgWÅ`ÅZh][Yb`ni fnY]h`b]WÅh
bi f`Dc`h]_Yfž`gcbXYfb`Ui WÅ`#!9I dYfhYb`]b`8Yi hgWÅ`UbX`"8Yf
H\Øf]b[Yf` ðbYba]b]ghYf`; Ycf[`A U]Yf`fGD8`È\`Uh`Y]bXf]b[`]WÅ`j cf
Y]bYf` ? UhUghfcd\Yb!5a bYg]Y`]b`HY`Yb`XYf`6Yj Ò`_Yfi b[
[Yk Ufbh`"8]YgY`?ca`a YbhUfY`k i fXYb`]a` F U\`a Yb`Y]bYf
J YfUbghU`hi b[``Ui hž`X]Y`g]WÅ`a`]h`XYb`<YfUi gZcfXYfi b[Yb`XYg
? UhUghfcd\YbgWÅi hnYg`Ui gY]bUbXYfgYmh`"5`VfYWÅ`hi`6fcYa`a` Yž
J c fghUbXgj c f g]hnYbXYf`XYg`Ni`_i bZhgZcfi`a`g`²`ZZYbh`]WÅY
G]WÅYf\Y]hž`VYhcbhž`XUgg`&(" \$ \$ \$: Yi Yfk UWÅYb`i bX`, \$ \$ `H<K`!
@Y[YbgWÅUZhYb`]b`8Yi hgWÅ`UbX`VY]`Y]bYa`Ghfc`a`Ui`gZU`"cXYf
K UggYfj Yfgcf[i b[ggh`Øfi b[Yb`_Ui`a`VYhf]YVYb`k YfXYb`_ØbbYb`
8]Yg`nY][h`X]Y`8f]b[`]WÅ`_Y]h`XYf`8]g_i gg]cb`ØVYf`YZZY`_h]j`Y

?f]gYba UbU[Ya YbhghfUH Y []Yb"

5b`XYf`J YfUbghU`hi b[ž`X]Y`Ua`A]hkh cW UVYbX`i a`&\$.%)`I` \f`]a
@j YghfYUa`Ui Z`A 8 F "8 9`i bX`]a`A 8 F` : 9F B G 9 < 9B`ØVYfhfU[Yb
k]fXž`bY`a Yb`bVYb`A]b]ghYf`A U]Yf`Ui W`? UhUghfcd`Yb! 9I dYfhY
6fcYa a`Y`i bX`≠! 9I dYfh]b`GUV]bY` ; f]YVgW`hY]"" ; f]YVgW`k Ufbhž
XUgg`j]Y`Y`? ca`a`i`bYb`Y]bYb`YI hfYa Yb`B UW \c`VYXUfZ`]b`XYf`≠!
G]W Yf`Y]h` \ UVYb"" < UW_YfUb[f]ZZY`_ÖbbhYb`XUg`J YfhfUi Yb`XYf`
6Øf[Yf`]b`GhUUh`i bX`J Yfk U`hi b[`i bhYf[fUVYbž`k Ygk Y[Yb`Y]b
BchZU`d`Ub`ZØf`? ca`a`i`bYb`Xf]b[YbX`YfZcfXYf`]W`gY]"`8]Y
[YgUa`hY`J YfUbghU`hi b[`n]Y`h`XUfUi Z`UVž`X]Y`J cfVYfY]hi b[Yb`XYf`
GhY`Yb`ZØf`? UhUghfcd`Yb!`i`bX`6Yj`Ò`_Yfi b[ggW`i`hn`Ui Z`9fbghZÄ`Y
ni`YfÖfhYfb"

? f]gYba UbU[Ya Ybh`]b`XYf`X][]hU`Yb`ÿ`fU

8]Y`<YfUi gZcfXYfi b[Yb`]a`? f]gYba UbU[Ya Ybh`g]bX`Ui h
Q]hg]W Yf`Y]h`cb`]bYQYf`YV`]W`ž`]bgVYgcbXYfY`VY]`XYf`? ccfX]bUh]cb
j`cb`? f]gYbgh`VYb`i`bX`≠!HYUa`g`]b`l`bhYfbY`a`Yb""GY]h`XYf`7cfcU!
DUbXYa`]Y`i`bX`XYa`i`_fU]bY!`? f]Y[` \ UVYb`? f]gYbgh`VY` \ Äi`Z][
[YhU[hž`k`Ä`fYbX`X]Y`5bnU` \ `XYf`7mVYfUhUW`Yb`ni` [Ybca`a`Yb
 \ Uh" `? ca`a`i`b]_Uh]cbgVUff]YfYbž`≠Zcfa`Uh]cbgØVYfZi`hi b[`i`bX
i`b`_UfY`9bhgW`Y]Xi`b[gZ]bXi`b[gdfcnYggY`g]bX`bi`f`Y]b][`Y`XYf`
DfcV`Ya`Yž`X]Y`l`bhYfbY`a`Yb`]b`? f]gYbnY]hYb`VYk`Ä`h][`Yb`a`ØggYb"
9g`k`]fX`Xf]b[YbX`Ya`dZc` \ `Ybž`_`UfY`F`c`Yb`i`bX
J YfUbhk`cfh`]W`_Y]hYb`ZYgmi`Y[Yb`gck`]Y
? ca`a`i`b]_Uh]cbgd fch`c`Y`ni`ghUbXUfX]g]YfYbž`i`a`X]Y`]bhYfbY
i`bX`YI`hYfbY`? ca`a`i`b]_Uh]cb`ni`j`YfVYggYfb"

I`a`XUg`J YfhfUi Yb`XYf`GhU`Y` \c`XYf`ni`gh`Äf`_Yb`i`bX`XYb
`Ub[Zf]gh][`Yb`9fZc`[`ni`g]W`Yfbž`k`]fX`X]Y`C`f]Ybh]Yfi`b[g` \]`ZY`≠GC
&&`*`%`&\$&&`Ya`dZc` \ `Yb""`8]YgY`V]YhYh`i`a`ZUggYbXY`@Y]h`]b]Yb`ZØf`
XUg`? f]gYba UbU[Ya Ybhž`]bgVYgcbXYfY`]b`6Yni` [`Ui`Z`X]Y
J YfVYggYfi`b[`XYf`FYU`_h]cbgZÄ` \][`_Y]hi`bX`X]Y`9]b` \ U`hi`b[
[YgYhn`]W`Yf`5bZcfXYfi`b[Yb"

7mVYf`_f]gYb!GYa`]bUfY`ni`f`Gh`Äf`_i`b[`XYf`

F Yg]`Ybn

9]b`GYa]bUf`ni f`F YU_h]cb`Ui Z`7mVYf_f]gYbž`XUg`j cb`ØfUi b`cZYfQ
 Ub[YVchYb`k]fXž`nY][hž`k]Y`k]W`h][`X]Y`J cfVYfY]hi b[`Ui Z`gc`W`X
 <YfUi gZcfXYfi b[Yb`]gh` ð`X]YgYa `GYa]bUf`YfbYb`X]Y
 HY]`bY`a YbXYb`Xi fW`fYU`]h`hgbU`Y`?f]gYbg]a i`Uh]cbYbž`k]Y`g]Y
 Ui Z`j YfgW`]YXYbY`6YXfc`i b[Yb`k]Y`GcW]U`A YX]U`G`hghcfa g`cXYf
 88cG!5b[f]ZY`fYU[]YfYb`_ØbbYb`"9]b`VYa Yf`Ybgk YfhYf`i U_h]ghž
 XUgg`ØVYf`) \$i`XYf`i bhYfbY`a Yb`i bX`6Y`ØfXYb`j cb
 K]fhgW`UZhggd]cbU[Yž`GUVchU[Y`i bX`8UhYbX]YVghU`VYhfcZYb
 g]bX"

8]Y`HY]`bU`a Y`Ub`gc`W`Yb`GYa]bUfYb`ZØfXYfh`b]W`h`bi f`XUg
 6Yk i ggghY]b`ZØf`7mVYfUb[f]ZYž`gcbXYfb`V]YhYh`Ui W`d`fU_h]gW`Yg
 <UbX`i b[ghfU]b]b[`ni f`J YfVYggYfi b[`XYf`?f]gYb`_ca a i b]_Uh]cb
 i bX`fYU_h]cbga i ghYf`]a `HYUa "`BUW`X`Yf`G]a i`Uh]cb`Yf`U`hYb`X]Y
 HY]`bY`a YbXYb`XYhU]`]YfhYg`i: YXVUW`ž`k Y`W`Yg`]`bYb`_]`Zž`]\fY
 l bhYfbY`a YbgdfcnYggY`ni `cdh]a]YfYb`i bX`YZZ]n]YbhYf`Ui Z`?f]gYb
 ni `fYU[]YfYb"

æ `?cbhYi h`X]YgYf`H`Y`a Uh]`_]gh`X]Y`J YfUb`hk cfhi b[`XYg`6i bXYg
]a `?UhUghfcd`YbgW`i hn`i bX`X]Y`B`chk YbX][_Y]h`Y]bYf`j Yfgh`Å`hYb
 Ni gUa a YbUfVY]h`nk]gW`Yb`j YfgW`]YXYbYb`ðgh]hi h]cbYb`i bX
 : UW`VYfY]W`Yb`k]W`h][Yf`XYbb`Y`"6Y]XY`9l dYfh]gYb`Ui g`XYb
 6YfY]W`Yb`?UhUghfcd`YbgW`i hn`i bX`#!G]W`Yf`Y]h`a ØggYb`]b
 Y]bYa `[Ub`n`Y]h]W`Yb`5bgUhn`ni gUa a Yb[YZØ`fh`k YfXYbž`i a`X]Y
 6Yj Ò`_Yfi b[`VYgha Ò[`]W`Ui Z`?f]gYbgnYbUf]Yb`j cfni VYfY]hYb"

8YhU]`g	
J cfZU`	7mVYf_f]a]bU`]h`h
C fh	9fZ] fhž`8Yi hgW`U`bX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "a Xf"XY • k k k "]hg]W`Yf`Y]h!`c b`]bY"W`a • k k k "WmVYfg]W`Yf`Y]h"ZfUi b`cZYf`XY

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