@UXYbX]YV '[YV]ggYb ° 'A i h][Yf'8 YhY _h]j
ghY ``h'8]YV ']b '6Ua VYf["

Nk Y]'@UXYbX]YVY ']b '6Ua VYf['[YZUggh '9]b '&- !Ä\ f][Yf'V]gg
VY]a 'K]XYfghUbX 'ni ž'k Ä\ fYbX'X]Y'Dc`]nY]'Yfa]hY'h"

6Ua VYf[ž'8 Yi hgWÄ`UbX '!5a ' : fY]hU[bUWÄ a]hU[ž'XYa ' + "A Äfn
&\$&) ž'YfY][bYhY'g]WÄ`Y]b 'J cfZU``]a 'GhUXh[YV]Yh'6Ua VYf[ž'XYf'X]Y
ni bY\ a YbXYb'DfcV'Ya Y'a]h'@UXYbX]YVghÄ`Yb'j YfXYi h]WÄ'h"@Ui h
XYf'Dc`]nY]'6Ua VYf[!GhUXh'k i fXYb'nk Y]'@UXYbX]YVY ']b 'Y]bYa
8fc[Yf]Ya Uf_h'VYcVUWÄ hYhž'U`g'g]Y'j Yfgi WÄ hYbž'a]h'\ fYa
8]YVYg[i h'ni 'Z]Y\Yb" '8 Yf'@UXYbXYhY_h]j 'VYa Yf_hY'X]Y'HÄhYfž'X]Y
VY]a 'J Yf'UggYb'XYg'; YgWÄZhYg'X]Y'8]YVghU\`g]WÄYfi b[
Ui g'ÖghYb" 'b'XYf'<Y_h]_XYf': 'i WÄh'k UfZYb'X]Y'8]YVY '\ fY'6Yi hY
k Y["

K Ä\ fYbX'Y]bYf'XYf'HÄhYf'Ybh_ca a Yb'_cbbhYž'k i fXY'XYf'UbXYfYž
Y]b '&- !Ä\ f][Yf'A Ubbž'ZYgh[Y\U'hYb" '6Y]'gY]bYf'9f[fY]Z b['k Y\ fhY
g]WÄ`XYf': Ygh[ Ybca a YbY'i bX'V]gg'XYb'@UXYbXYhY\_h]j "'8 ]Y'Dc`]nY]
ZUbX'VY]'XYf'UbgWÄ`Y]Y» YbXYb'8 i fWÄgi WÄ i b['K UfYb']a 'K Yfhj cb
ØVYf'%%\$ \$ '9i fcž'X]Y'XYf'A Ubb'[Yghc\`Yb'\UhhY" '9f'a i gg'g]WÄ'bi b
k Y[Yb'@UXYbX]YVghU\`g'i bX'? ÖfdYfj Yf'Yhni b['j YfUbhk cfhYb"
8]Yg']gh'Y]b'k Y]hYfYg'6Y]gd]Y`ZÖf'X]Y'GWÄk]Yf][_Y]hYbž'a]h'XYbYb
9]bnY'\ÄbX'Yf'_cbZfcbh]Yfh'g]bXž'k Ybb'Yg'i a '8]YVghU\``[Y\h"

Ni bY\ a YbXY '8]YVghU\`nU\`Yb

8]Y'U_hi Y`Y'G]hi Uh]cb'k ]fX'Xi fWÄ'X]Y'Dc`]nY]'WÄY'?f]a]bU`ghUh]gh]_
&\$&' 'bcWÄ'j YfghÄf_hž'X]Y'j cb'Y]bYa 'U'Ufa]YfYbXYb'5bgh]Y['XYf
@UXYbX]YVghÄ`Y' ]b'8 Yi hgWÄ`UbX'VYf]WÄ hYh" 'a 'Ä\ f'&\$&']gh]Y['X]Y
5bnU\`XYf'fY[ ]ghf]YfhYb': Ä`Y'i a 'a Y\ f'U`g'&' 'DfcnYbh'Ui Z'ØVYf
(&* "\$ \$ " '8]YgY'NU\`Yb'k YfZYb'Y]b'@WÄh'Ui Z'X]Y'ni bY\ a YbXY

?fja]bU`]hÅh`ja `9]bnY`\\UbXY`ž`X]Y`j cb`<UbXY`gj YfVÅbXYb`k]Y`XYa
<UbXY`gj YfVUbX`8Yi hgWÅ`UbX`fk 8 9Ł`U`g`VYgcf[b]gYffY[YbX
Y]b[Yghi Zh`k]fX"

8Yf`<8 9`ZcfXYfh`Y]bY`_cbgYei YbhYfY`ghfUZfYWÅh`]WÅY`J YfZc`[i b[
j cb`@UXYbX]YVghÅ`\\Yb" `9]b`k Y]hYfYg`DfcV`Ya `]gh`X]Y`\\c`Y
8 i b`\_Y`n]ZZYf. `GWÅ`Åhni b[Yb`[ Y`\\Yb`XUj cb`Ui gž`XUgg`ØVYf`- \$
DfcnYbh`XYf`@UXYbX]YVghÅ`\\Y`b]WÅh`ni f`5bnY][Y`[ YVfUWÅh`k YfXYb`
J]Y`Y`<UbXY`gi bhYfbY`a Yb`VYf]WÅhYbž`XUgg`Ub[YnY][hY
HUhj YfXÅWÅh][Y`cZha U`g`c`\\bY`Yfbgh`UZhY`?cbgYei YbnYb
XUj cb`ca a Ybž`k Ug`ni `Y]bYf`J Yfi bg]WÅYfi b[ `i bhYf`XYb
<ÅbX`Yfb`ZØ`fh`i bX`X]Y`: fi ghfUh]cb`ghY][ Yfh" `8]YgY`Ybha i h][h
a UbWÅY`<ÅbX`Yf`XUni ž`ØVYf`\\Ui dh`5bnY][Y`ni `YfghUhhYb"

K Y]hYfY`J cfZÅ`\\Y`]b`6Ua VYf[

⇒XYf`FY[ ]cb`6Ua VYf[`k i fXYb`ni `Ymh`Ui WÅ`UbXYfY`: Å`\\Y`j cb
@UXYbX]YVghU`\\[ Ya Y`XYh" `Gc`k i fXYb`Ua `A cbhU[a]hhU[ž`XYa ` " "
A Åfn`&\$&) žnk Y]: fUi Yb`]a `5`hYf`j cb`&) `i bX`" \$`\\fYb`VY]a
J Yfgi WÅ`Yfk ]gWÅhž`XfY]: `UgWÅYb`5`\_c`\\c`i bX`GØ»][_Y]hYb`]a `K Yfh
j cb`Yhk U`(` `9i fc`ni `ghY`\\Yb" `8]YgY`J cfZÅ`\\Y`nY][ Ybž`XUgg`XUg
H`Ya U`@UXYbX]YVghU`\\Ui WÅ`]b`6Ua VYf[ `Y]bY`]a a Yf`[fØ» YfY
Fc`\\Y`gd]Y`h"

8]Y`Dc`]nY]`6Ua VYf[ !GhUXh`b]a a h`<]bk Y]gY`ni `8Y`_]hYb`k]Y
8]YVghU`\\i bX`UbXYfYb`GhfUZhUhb`Ybh[Y[Yb`i bX`k Y]gh`XUfUi Z
\\]bž`XUgg`gck c`\\`df`Åj Ybh]j Y`A U» bU`a Yb`U`g`Ui WÅ`j Yfgh`Åf`hY
Ni gUa a YbUfVY]h`nk ]gWÅYb`XYb`GhfU] YfZc`[i b[gVY`\\ØfXYb
bch`k YbX][ `g]bXž`i a ` [Y[Yb`X]YgY`9bh`k ]W`i b[Yb`j cfni [ Y`\\Yb`"
⇒b: fUb`\_Yb`VYf]WÅhYhj cb`X]YgYb`J cfZÅ`\\Ybž`k Å`fYbX`X]Y`
6Ua VYf[Yf`Cb`]bY`NY]hi b[ `YVYbZU`g`U`hi Y`\\Y`Dc`]nY]VYf]WÅhY
`]YZYfh" `8]Y`J YfVÅbXY`ZcfXYfbž`XUgg`XYf`@UXYbX]YVghU`\\ž`XYf`cZh
b]WÅh`U`g`6U[ UhY`\\Y`VYhfUWÅhYh`k YfXYb`gc`\\hYž`Yfbgh`UZh`VY`_Åa dZh
k]fXž`i a `ZØf`a Y`f`G]WÅYf`\\Y]h]a `9]bnY`\\UbXY`ni `gcf[Yb`"

J c f Z U ``	8] Y V g h U \ ` ž ? Ō f d Y f j Y f ` Y h n i b [ž J U b X U `] g a i g ž 6 Y h f i [
I f g U W X Y	I a k Y ` h X Y `] _ h
C f h	6 U a V Y f [ž 8 Y i h g W X ` U b X
J Y f ` Y h n h Y	%
: Y g h b U \ a Y b	%
G W X U X Y b ` ] b `	+ \$ \$ \$
E i Y ` Y b	<ul style="list-style-type: none"> • k k k "] b Z f U b _ Y b " X Y • k k k " V U a V Y f [Y f ! c b ` ] b Y n Y ] h i b [ " X Y</li> <li>• Y ] b n Y ` \ U b X Y ` " X Y

6 Y g i W X Y b ` G ] Y ` i b g ` U i Z . ` b ! U [" X Y