

8 Y`a Yb\c fghYf': 7`ZY]Yfh'hf]i a d\U`Yb
9fZc`[`VY]'6UXa]bhcb!A Y]ghYfgWÅ UZh°

8 Yf'8 Y`a Yb\c fghYf': 7`ZY]YfhY`VYXYi hYbXY`9fZc`[Y`VY]'XYb
6UXa]bhcb!@UbXYga Y]ghYfgWÅ UZhYbž[Yk Ubb`j]Yf`H]hY`i bX
A YXU]`Yb"

8 Y`a Yb\c fghž`8 Yi hgWÅ`UbX`!`8 Yf'8 Y`a Yb\c fghYf': 7`\Uh
_Øfn`]WÅ`VY]'XYb`@UbXYgh]hY`_Åa dZYb`ja`'6UXa]bhcb
\Yfj cffU[YbXY`@Y]ghi b[Yb`[YnY][h`'8]Y`A UbbgWÅ UZh`_cbbhY`g]WÅ
ØVYf`j]Yf`H]hY`i bX`Y]bY`6fcbnYa YXU]`Y`ZYi Ybž`k Ug`[`Y]WÅgUa
Y]bYb`VYUWÅh`]WÅYb`9fZc`[`ZØf`X]Y`Gd]Y`Yf`XUfghY`h`'5`Y`ZØbZ
hY]`bY`a YbXYb`5h`YhYb`ei U`Z]n]YfYb`g]WÅ`ni XYa`ZØf`X]Y
bcfXXYi hgWÅYb`A Y]ghYfgWÅ UZhYbž`X]Y`ja`'5df]`Ui g[YhfU[Yb
k YfXYb"

6YgcbXYfg`VYY]bXfi W_YbX`k Uf`XUg`A]l YX!8i c`5b`U`i bX`i: fUb_
9]Yfgž`XUg`]b`XYf`5`hYfg`_UggY`() `UbhfUh`B UWÅ`Y]bYa`i: fY]`cg`]b
XYf`YfghYb`F i bXY`ØVYfnYi [hYb`g]Y`ja`<U`VZ]bU`Y`a]hY]bYa
_`UfYb`G]Y[`Y[Yb`HUb`U`5gga Ub`i bX`C`j] Yf`i: Y`f`_Y`f&%, ž`&%`+Ł`
=a`9bXgd]Y`gYhnhYb`g]Y`g]WÅ`[Y[Yb`>bb]ZYf`H\]Y`Y`i bX`<U[Yb
<YbhgWÅY`a]h`&%.&%`i bX`&%.&%`-`Xi fWÅ"

H]hY`[Yk]bbY`]b`j YfgWÅ]YXYbYb`8]gn]d`]bYb

5b`U`9]Yfg`nY][hY`g]WÅ`b]WÅ`h`bi`f`ja`'A]l YX`ghUf`_ž`gcbXYfb`[Yk Ubb
Ui WÅ`ni gUa`a Yb`a]h`A Ufh]bU`; Øm`j ca`'J Z@; fUgXcfZXYb`H]hY`i]a
8Ua YbXcddY`"<]Yf`_cbbhYb`g]Y`g]WÅ`]b`XYf`i: fi ddYbd\UgY`[Y[Yb
7`f]gh]bU`?cfh`i bX`>`]U`@YggYf`f&%.%`ž`&%, Ł`gck]Y`HUb`U
5gga`i`g`i bX`<Y`_Y`Ghc`W`f%*.&%ž`&%.&%ž`&%.%\$Ł`Xi fWÅgYhnhYb`"=a
9bXgd]Y`hfUZy`b`g]Y`Ui Z`GhY`ZUb]Y`6UhhY`ZY`X`i bX`>bb]ZYf`H\]Y`Y`ž
[Y[Yb`X]Y`g]Y`a]h`%`.&%`i bX`%(`.&%`[Yk UbbYb"

I Xc'GdÅ\b'[\`ÄbnhY'a]hink Y]'H]hY'b" "æ' < YffYbY]bnY''+\$'k Uf'Yf'Ub
Bi a a Yf'nk Y]'[YgYhnh' bX'j Yf'cf'_Y]bYb'Y]bn][Yb'GUhn" '9f
VYnk Ub['FY]bYf': `Ya a]b['f&%.%' ž&%.%\$Łž'K U'hYf'6Y]» bYf
f&%.%) ž&%.%* Ł'i bX'ja ':]bU'Yž'K U'hYf'K YghYfa Ubbž'a]h'&%.) 'i bX
&%.*" "æ' < YffYbXcddY''*) 'hf]i a d\YfhY'Yf'[Ya Y]bgUa 'a]h'<Y]bn!
8]Yha Uf'GWa]Xhž'ØVYfk]Y[YbX'gci j YfÅb'Xi fW'XUg'Hi fb]Yf"

- 9fghfi bXYbg]Y[' [Y[Yb'?'`Ui g'æW_]gW' i bX'6Yfb\UfX
GW'ccZ'f&%.%ž&%. - Ł"
- <U'VZ]bU'g]Y[' [Y[Yb'XUg'Ub'Bi a a Yf'Y]bg'[YgYhnhY
8cddY''< Ubg!K YfbYf'6i g_Y' i bX'6YfbX': f]W_Y'f&%.%+ž
&%.%, Ł"
- :]bU'Y' [Y[Yb'8]YhYf'FY]gbYf'i bX'ž'Øf['HfYi _Y'fP%+.&%ž
&%.%ž' &%.%(Ł"

8]Y'?ca V]bUh]cb'j cb': fUb_'9]Yfg'i bX'HcfVYb'K UW'\c'n]b'XYf
5'hYfg_'UggY' < YffYb' (\$'Yfk]Yg'g]W'U'g'\YfUi gZcfXYfbX" "æ
J]YfhY'Z]bU'Y' [Yk UbbYb'g]Y' [Y[Yb'8Ub]Y''i bX'H\ca Ug'N]YgYb]»
f&%. , ž&%.%+Łž'a i gghYb'g]W'Y'XcW'ja ' <U'VZ]bU'Y'XYa 'Ub'nk Y]
[YgYhnhYb'8cddY''? f]gW'Ub'5fYbX'i bX'F'cbb]Y'FY]W'ghY]b
[YgW'U[Yb' [YVYb'fP(.&%ž&%.%(ž'&%(.&%Ł"Ni XYa 'j Yf'cf'HcfVYb
K UW'\c'n]ja '9]bnY'' [Y[Yb'5Xf]Ub'6Y'_Y'_bUdd'f&\$.&ž&&.&\$ž
%* .&%Ł"

6UXa]bhcb']b'8Yi hgW'UbX. '9]b'k UW'gYbXYf Gdcfh

6UXa]bhcb'Yfk Y]gh'g]W']b'8Yi hgW'UbX'i bX'9i fcdU'U'g'Y]bY
Åi » Yfgh'VY'YVhY'GdcfhUfh"K Å\fybX'XYf'8Yi hgW'Y'6UXa]bhcb!
J YfVUbX'ja 'æ\ f'&\$&('ZUgh'%) "\$\$\$'A]h['YXYf'j YfnY]W'bYb
_cbbhYž'gd]Y'Yb']b'8Yi hgW'UbX'gW'Åhni b[gk Y]gY' (ž) 'A]''cbYb
: fY]nY]hgd]Y'Yf'c\bY'J YfY]bgni [Y\Øf][_Y]h'8Yi hgW'UbX'nÅ'h'ni
XYb '@ÅbXYfb'a]h'XYb'a Y]ghYb''nYbn]YfhYb'Gd]Y'Yfb']b'9i fcdUž
\bhYf': fUb_fY]W'ž'XUg'a]h'%- \$"- - &'U_h]j Yb'Gd]Y'Yfb'ZØ\fh"

GY]h'XYf'cZZ]n]Y''Yb'9]bZØ\fi b['j cb'6UXa]bhcb'U'g'c'ma d]gW'Y
8]gn]d']b'ja 'æ\ f'%- - &'U'h'g]W'XYf'Gdcfh'_cbh]bi]Yf'W
k Y]hYfYbhk]W_Y'h"6UXa]bhcb'k]fX'b]W'h'bi f'ja 'J YfY]bggd'cfhž

gcbXYfb`Ui W`j b`ØVYf`&"\$\$\$`GWi`Yb`ja`FU\`a`Yb`XYg
 Gdcfhi`bhYff]W`hg`Ub[`YVchYbž`k`Ug`X]Y`6Y`YVh\Y]hi`bX`XYb
 GhY`Ybk`Yfh`XYf`GdcfhUfh`i`bhYfghfY]W`h"8`JY`YfghY`XYi`hgW`Y
 A`Y]ghYfgW`UZh`ZUbX`%-)`'`ghUhh`i`bX`XYf`8Yi`hgW`Y`6UXa`]bhcb!
 J`YfVUbX`hfUh`%-)`'`XYf`b`hYfbUh]cbU`6UXa`]bhcb`:`YXYfUh]cb`VY]"

g[`YgUa`h`nY][`hig]W`ž`XUgg`XYf`8Y`a`Yb\`cfghYf`:`7`b]W`h`bi`f`Ui`Z
 fY[`]cbU`Yfž`gcbXYfb`Ui`W`Ui`Z`bUh]cbU`Yf`9VYbY`Y]bYb
 VYa`Yf`_Ybgk`YfhYb`:`i`»`UVXfi`W`_`ja`6UXa`]bhcb`\`]bhYf`Äggh"8`JY
 _ca`a`YbXYb`bcfXXYi`hgW`Yb`A`Y]ghYfgW`UZhYb`]a`5df]`V]YhYb`Y]bY
 k`Y]hYfY`6Ø\`bYž`i`a`X]YgY`9fZc`[`Y`ni`VYghÄh][`Yb"

:`Øf`k`Y]hYfY`b`Zcfa`Uh]cbYb`ni`6UXa`]bhcb!GhUh]gh]_Yb`i`bX
 9bhk`]W`_`i`b[`Yb`]b`8Yi`hgW`UbX`g]Y\`Y`VUXa`]bhcb%\$\$`"XY`gck`JY
 XUg`K`YgYf!`?`i`f]Yf"

8YhU]`g	
J`c`f`ZU``	Gcbgh][`Yg
C`f`h	8Y`a`Yb\`cfghž`8Yi`hgW`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> • k`k`k`"k`YgYf!`_`i`f]Yf"XY • VUXa`]bhcb%\$\$`"XY

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