

9f`YVYb`G]Y`X]Y`A U[]Y`XYf`@]d]nnUbYf.
: Ø\fi b[Yb`i bX` ; U`Ug`]b`K]Yb`°

9f`YVYb`G]Y`X]Y`ZUgn]b]YfYbXY`K Y`h`XYf`@]d]nnUbYf`]b`K]Yb.
: Ø\fi b[Ybž?i hgW\ZU\fhYb`i bX`hÀ[`]W\Y`5i gf]hhY`Yfk UfhYb`
G]Y`°



K]Ybž`2 ghYffY]W\ `!`b`K]Yb`]gh`XUg`di`g]YfYbXY`@YVYb`XYf`
@]d]nnUbYf!< Yb[ghY`U`[Y[Ybk`Àfh][``8]Y`Y]bXfi W_gj c``Yb`DZYfXY`
g]bX`b]W\h`bi`f`Y]b`Gma`Vc``XYf`GhUXhž`gc`bXYfb`n]Y\Yb`Ui`W\`
nU\`fY]W\Y`Hci`f]ghYb`Ub``K]Y`XUg`K`Y`ghZU`Yb`6`Uhh`VYf]W\hYhž`
Z]bXYb`hÀ[`]W\`i`a`-`l`f`X]Y`5i`gf]hhY`XYf`@]d]nnUbYf!< Yb[ghY`
ghUhh``K`À`fYbX`X]YgYf`5i`gf]hhY`fY]hYb`X]Y`6YfY]hYf`XYf`
<c`ZfY]hgW\i`Y`Xi`fW\`X]Y`\]ghc`f]gW\Y`<c`ZVi`f[`ž`k`Ug`Y]b`
i`bj`Yf[`Ygg`]W\Yg`9f`YVb]g`ZØf`X]Y`Ni`gW\Ui`Yf`XUfghY``h`

8]Y`GhUXh`v]YhYh`ni`XYa`Y]bY`J]Y`nU\``Ub`:`]U`_Yfb`ž`X]Y`
?i`hgW\ZU\fhYb`ZØf`Hci`f]ghYb`cf[`Ub]g]YfYb``8]Yg`Yfa`Ò[`]W\h`Yg`
6Ygi`W\Yfb`ž`X]Y`df`ÅW\h][`Yb`DZYfXY`i`bX`X]Y`VYY]bXfi`W`_YbXY`
5fW\]hY`_hi`f`K]Ybg`Ui`Z]Y]bY`W\Ufa`UbhY`5fhi`bX`K`Y]gY`ni`Yf`YVYb`

: Ø\fi b[Yb`i bX`HfU]b]b[

9]b`k Y]hYfYf`< Ò\Ydi b_h`ZØf`DZYfXY`YV\UVYf`g]bX`X]Y` : Ø\fi b[Yb
Xi fW\`X]Y`GhU`i b[Ybž`X]Y`[Ubn`À\`f][`]a`F U\`a Yb`XYf
² Zbi b[gnY]hYb`Ub[YVchYb`k YfXYb`"@Ui h`XYf\`Y`XYbVYf["Uh
_ÒbbYb`X]YgY` : Ø\fi b[Yb`j cb`5df]`V]g`C`_hcVYf`Ub`K`cWYb`hU[Yb
i a`%%.\$) `i bX`%(.\$\$`I` \f`gck]Y`Ua`K`cWYb`YbXY`i bX`Ub
: Y]YfhU[Yb`i a`%%.\$) ž`%(.\$\$`i bX`%) .\$\$`I` \f`VYgi W`h`k YfXYb`" ð
XYb`K`]bhYfa`cbUhYb`j cb`Bcj Ya`VYf`V]g`A`Àfn`Z]bXYb`X]Y
: Ø\fi b[Yb`gUa`ghU[g`i bX`gcb`bhU[g`ni`XYbgY`VYb`i` \fnY]hYb`ghUhh"

8]Y`6Yg]W`h][i b[Yb`XUi Yfb`i b[YZÀ\`f`(`) `A`]bi hYbž`k`cVY]`Y]bY
A`]hU[gdUi`gY`nk`]gW`Yb`%&.\$`\$`i bX`%(.\$\$`I` \f`Y]b[Yd`Ubh`]gh" : Øf
; fi`ddYb`UV`&\$`DYfgcbYb`g]bX`Ui W` : Ø\fi b[Yb`Ui » Yf\`U`V`XYf
fY[i`ÀfYb`NY]hYb`bUW`5ba`Y`Xi b[`a`Ò[`]W`"8]Yg`a`UW`h`X]Y
GhU`i b[Yb`ni`Y]bYa`VY`Y]VhYb`N]Y`ZØf`GW`i`_`UggYb`i bX`J`YfY]bY"

6YgcbXYfY`J`YfUbghU`hi`b[Yb

9]b`VYgcbXYfYg`9]Yb`h`]gh`X]Y`@]d]nnUbYf!; U`U`Ua`<Y`XYbVYf[ž`Ub
X]YgYa`HU[`Z]bXYb`bi`f`nk`Y]: Ø\fi b[Yb`i a`%%.\$`\$`i bX`%(.\$\$`I` \f`
ghUhh"8]Y`HY]`bY\`a`YfnU\`]gh`VY[fYbnhž`XU\`Yf`k`]fX`Y]bY
F`YgYfj`Y]fi b[`Ya`dZc\`Yb`" ðhYfYgg]YfhY`_ÒbbYb`g]W`h`Y`Zc`b]gW`
i`bhYf`\$`&-) `*`#`%&(`\$`cXYf`dYf`9!A`U]`Ub`c`Z]W`4`XYf\`Y`XYbVYf["Uh
Uba`Y`XYbž`k`cVY]`5ba`Y`Xi b[Yb`V]g`Y]bY`Ghi`bXY`j`cf`XYa`6Y[]bb
U`nYdh]Yfh`k`YfXYb"

: Øf`X]Y`Yb][Ybž`X]Y`bcW`h]Y`ZYf`]b`X]Y`DZYfXYk`Y`h`Y]bhUi`W`Yb
a`ÒW`hYbž`k`YfXYb`]a`@]d]nnUbYf`HfU]b]b[gnYb`hfi`a`Ui`W`
HfU]b]b[g!`i bX`A`cf[YbUfVY]hgghi`bXYb`Ub[YVchYb`"8]YgY`ZUbXYb
j`cb`5df]`V]g`ž`b]`gck]Y`]a`GYdhYa`VYf`i bX`C`_hcVYf`Ub` : fY]hU[Yb
i bX`GUa`ghU[Yb`j`cb`%\$.&) `V]g`%\$.)) `I` \f`ghUhhž`k`cVY]`ž``]i bX
5i [i`gh`Y]bY`Gca`a`YfdUi`gY`Y]b[Y`Y[h`g]bX"

ðg[YgUa`h`V]YhYh`K`]Yb`a`]h`gY]bYb`@]d]nnUbYfb`Y]bY`Y]ba`U][Y
?ca`V]bUh]cb`Ui`g`HfUX]h]cbž`?i`bgh`i bX`UbgdfYW`YbXYf`?i`hi`fž`X]Y
gck`c`\`9]b\`Y]a`]gW`Y`U`g`Ui`W`6Ygi`W`Yf`]b`]fYb`6Ubb`n]Y\`h"

8YhU]`g	
C fh	K]Ybž ² ghYffY]W
E i Y`Yb	<ul style="list-style-type: none"> • k k k "k YghZU`Yb!V`Uhh"XY • k k k "XYf\Y`XYbVYf["Uh

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