

# B UXXY` . '9]b `VYk Y[ hYg`@YVYb `nk ]gWk Yb F i \ a `i bX`GWk UhhYb

8 Yf`B UWk fi ZUi ZBUX`U`5VX`Y``: UffU[ žVY`Ubbh`U`g`B UXXY`"  
9]b`6`]W`Ui Z]`f`@YVYbž]`fY`6Yn]Y\i b[ `ni`8]YhYf`6c`Yb  
i bX`]\f`9fVY"



< Ua Vi f[ ž`8Yi hgWk`UbX`!`BUX`U`5VX`Y``: UffU[ žVY`Ubbh`U`g`  
B UXXY`ž]gh`Ua` - "A U] &\$& ) `]a`5`hYf`j`cb`\*`\$`đ\`fYb`]b`< Ua Vi f[  
[ YghcfVYb`" `À`f`HcX`]gh`XUg`hfU[ ]gWk Y`9bXY`Y]bYg`@YVYbgž`XUg`k`JY  
\_Ui a`Y]b`UbXYfYg`X]Y`< Ò\Yb`i bX`H]YZb`XYf`XYi hgWk Yb  
I bhYf`U`hi b[ g]bXi ghf]Y`j`Yf`\_ÖfdYfhY`"5V`Y``: UffU[ ž`X]Y`Ua` )` "A`Äfn  
%-`\*)`]b`< Ua Vi f[ `]`YVcfYb`k`i`fXYž`\UhhY`i`bhYf`UbXYfYa`Y]bY  
VYa`Yf`\_Ybgk`YfhY`?`Uff]YfY`U`g`: YfbgY`a`cXYfUhc]bž`GÄb[ Yf]b`i bX  
GUWk Vi Wk Ui hc]b"

6YgcbXYfg`VY`Ubbh`k`i`fXY`g]Y`Xi`fWk`]\fY`Y`Z`Ä`\f][ Y`6Yn]Y\i b[ `ni  
8]YhYf`6c`Ybž`XYa`VYfØ`a`hYb`A`i`g`\_dfcXi`nYbhYb`i bX`A`h[ `]YX  
j`cb`A`cXYfb`HU`\_]b[ "`đ`X]YgYf`NY]h`k`Uf`5VX`Y``: UffU[ `cZi]a  
GWk UhhYb`j`cb`6c`Yb`g`Df`Äg`Ybn`"G]Y`\UhhY`GWk`k`]Yf][`\_Y]hYbž`g]Wk

j cb'gY]bYa '9]bZi gg'ni 'ÖgYb'i bX'Ybhk ]W\_Y'hY'Y]b '@VYbž'XUg  
ghUf\_] cb'gY]bYf'? Uff]YfY '[ YdfÄ[ h'k Uf''6Yf]W hY'ØVYf'dYfgÖb`]W Y  
6Y[ Y[ bi b[ Yb'a ]h]\f'nY][ Yb'UVYfž'XUgg'g]Y'Ui W\_X'Y]bY '[ Ubn  
UbXYfY'GY]hY '\UhhYž'X]Y ]b'XYf'² ZZYbh]W\_X]h'cZh'b]W h'g]W hVUf  
k Ufž'k ]Y 'GØXXYi hgW\_X'XY'gW\_X]XYfh"

: fØ\Y'>U\ fY' i bX'5i Zgh]Y [

5VX'Y': UffU[ 'k i W'g']b'< Ua Vi f[ !5'hcbU'Ui Zž'U'g'HcW hYf'Y]bYf  
8Yi hgW\_Xb'i bX'Y]bYg'Gi XUbYgYb"BUW\_X]\fYa '5VgW\_X'i gg'Y]bYf  
5i gV]\Xi b[ 'ni f'5dch\Y\_Yb\Y'ZYf]b'UfVY]hYhY'g]Y ]b'XYf'6ci h]ei Y  
Y]bYf': fYi bX]b'i bX'ZUbX'gW\_X]Y» ]W\_X'Yb'K Y[ ]b'X]Y  
A i g]\_]bXi ghf]Y" ð'XYb'gdÄhYb'%, \$Yf'>U\ fYb'hfUh'g]Y'U'g  
6UW\_[ fci bXgÄb[ Yf]b ]b'6c\Ybg'A i g]\_dfc'Y\_h'6'i Y'GmghYa 'Ui Zž  
k Ug'XYb'; fi bXghY]b'ZØf'\fY'ni \_ØbZh][ Y'? Uff]YfY''Y[ hY''9bXY'XYf  
%, \$Yf'>U\ fYž'U'g'g]Y'A ]hhY'nk Ubn][ 'k Ufž'VYgi W hY'g]Y'X]Y  
<Ua Vi f[ Yf'8]gW' A YnnUbc hY 'i bX'hfUZ'Xcfh'Ui Z'6c\Ybž'k Ug]\f  
'@VYb'bUW\_X\U'h][ 'VYY]bZi gghY"

Äf'9]bZi gg'YfghfY\_W'hY'g]W\_X'Ui W\_X'Ui Z'XUg': YfbgY\Yb"Jcb'%- - -  
V]g'&\$\$\$'a cXYf]YfhY'g]Y'XUg'9fch]\_Zcfa Uh' DYYd' 'Ui Z'F H@'=i bX  
hfUh]b'j YfgW\_X]YXYbYb'HJ!: cfa UhYb'Ui Zž'XUfi bhYf'XYf'GYf]Y  
'G"C"G"6UffUW\_XU 'i bX'XYf'I bhYf\U'hi b[ gg\ck '6UbnU] " "  
8UfØVYf'\]bUi g'k i fXY'g]Y'%- - - ]b'nk Y]: chcghfY\_W\_Yb'ZØf'XYb  
D'UmVcm'UV[ Y']W hYh"

DYfgÖb`]W\_X'Y'< YfUi gZcfXYfi b[ Yb'i bX'gdÄhY  
'? Uff]YfY

8]Y'6Yn]Y\i b[ 'ni '6c\Yb'i bX'X]Y'XUfUi Z'Zc'[ YbXYb'HfYbbi b[ Yb  
dfÄ[ hYb'5VX'Y': UffU[ g'@VYb"Jcb'%- - - V]g'&\$\$\$'k Uf'g]Y ]b  
Y]bYf'6Yn]Y\i b[ 'a ]h'XYa '?ca dcb]ghYb'F U'd\G]Y[ Y'ž'VYj cf'g]Y  
&\$\$&]\f'YfghYg'?cW\_Vi W\_X'j YfÖZZYbh]W hY'i bX'&\$\$' 'Y]b  
Ui hcV]c[ fUZ]gW\_X'g'6i W\_X'XUg'i a ghf]hhYbY'5i ggU[ Yb'ØVYf'\fYb  
Y\Ya U'] [ Yb'A UbU[ Yf'; YfX'; fUZ'6YfbUXchhY'Ybh\]Y'h"&\$\$('k Uf  
g]Y'HY]'bY\ a Yf]b'XYf'nk Y]hYb'GhUZZY'j cb' ÄW\_X]b'Y]b'GhUf' '<c'h  
a ]W\_X'\]Yf'fUi g' ž'[ YZc'[ hj cb'Y]bYa '5i Zhf]hh'VY]'6][ '6fch\Yf' ]a

⌘\f'&\$\$) "

5VX`Y``: UffU[ g'; Ygi bX\Y]hj YfgW\`YW hYfhY`g]W\`ØVYf`X]Y`⌘\fYž  
i bX`g]Y`gdfUW\`]b`Y]bYa`'&\$%,`'j YfØZYbh`]W hYb`6i W\`cZZYb`ØVYf  
]\fY`@YVYfn]ff\cgY`i bX`]\fY`5`\_c\c`dfcV`Ya`Y" `a`'⌘\f'&\$&\$`YVhY  
g]Y`]b`8Ub[ Ugh`i bX`UfVY]hYhY`U`g`?Y`bYf]bžk Ug`Y]bYb`XfUgh]gW`Yb  
GW`b]h`ni`'\fYf`ZfØ\YfYb`6YfØ\`a`h\Y]h`XUfghY``h"

⇒f`HcX`Ub`XYb`': c`[ Yb`Y]bYg`A`i`h]cf[ Ubj YfgU[ Ybg`a`Uf\_]Yfh`XUg  
gW`a`Yfn`]W`Y`9bXY`Y]bYf': fUi žX]Y`hfc`m`]\fYf`<YfUi`gZcfXYfi`b[ Yb  
i bX`G`\_UbXU`Y`ghYhg`]a`': c`\_i`g`XYf`ØZYbh`]W`Yb`5i`Za`Yf`\_gUa`\_Y]h  
ghUbX" `BUX`U`5VX`Y``: UffU[ `V`Y]Vh`U`g`Y]bY`XYf`a`Uf`\_UbhYghYb  
DYfgØb`]W`\_Y]hYb`XYg`XYi`hgW`Yb`G\`ck`Vi`g]bYgg`]b`9f]bbYfi`b[ ž  
XYfYb`@YVYbg[ YgW`]W`hY`ni`[ `Y]W`hFU[ ]gW`i`bX`ZUgn]b]YfYbX`]ghž  
k`]Y`Ui`W`K` ]\_]dYX]U`Xc`\_i`a`Ybh]Yfh"

8YhU]`g	
J`c`f`ZU``	HcX
I`f`g`U`W`Y	A`i`h]cf[ Ubj YfgU[ Yb
C`f`h	<Ua`Vi`f[ ž8Yi`hgW`UbX
E`i`Y``Yb	<ul style="list-style-type: none"><li>• k k k "gi YXXYi hgW`Y"XY</li><li>• XY"a`"k` ]_]dYX]U"cf[</li></ul>

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