@]gU`A Ø`Yf. ' Gcž`^Yhnh`fY]Wk h' , \$' - /g°
H\ca Ug`a i gg`ni fØW_`Ui Z`XUg` : Y`X°

H\ca Ug`A Ø`Yf`fYZY\_h]Yfh`ØVYf`gY]bYb`H]YZdi b_h]a
7\Ua d]cbg!@YU[i Y!:]bU`Y`&\$%&'i bX`X]Y`i bhYfghØhni b[
gY]bYf` : fUi `@]gU`]b`XYf`8c_i "

A ØbWkYbž`8Yi hgWk`UbX`!`#`Y]bYf`bYi Yb`8c\_i a YbhUh]cb`a]h
XYa `H]hY` H\ca Ug`A Ø`Yf` `9]bYf`k ]Y`_Y]bYf` `ÖZbYh`XYf
XYi hgWkY` : i »VU`ghUf`H\ca Ug`A Ø`Yf`gY]b`<Yfn`i bX`fYZY_h]Yfh
ØVYf`Y]bY`XYf`dfÄ[ YbXghYb`B]YXYf`U[ Yb`gY]bYf`?Uff]YfY`"8]Y
5i ZUfVY]hi b[`XYg`j Yf`cfYbYb`7\Ua d]cbg!@YU[i Y!:]bU`Yg`&\$%&
[Y[Yb`XYb` : 7`7\Y`gYUž`XUg`U`g`†8fUa U`XU`cUa †`]b`X]Y
 : YgWk]Wk hY`Y]b[ ]b[ ž`ghY`h]a `A]hY`di b\_h`#`X]YgYa `Gd]Y`ž`XUg`]a
C`ma d]UghUX]cb`]b`A ØbWkYb`ghUhhZUbXž`Yf\]Y`h`XYf`6UmYfb!GhUf
bi f`A ]bi hYb`j cf`XYa `9bXY`X]Y`A Ò[`]Wk`_Y]hž`gY]bY`A UbbgWkUZh`]b
 : Ø\fi b[`ni `Vf]b[Ybž`VYj cf`XUg`GWk]W`gU`]b`Y]bYa `XfUa Uh]gWkYb
9`Za YhYfgWk]Y»Yb`ni [i bghYb`XYf`9b[`ÄbXYf`k YbXYhY`"7\Y`gYU
g]WkYfhY`g]Wk`XYb`YfghYb`7\Ua d]cbg!@YU[i Y!H]hY`a]hY]bYa
_bUddYb`(. `]a `9`Za YhYfgWk]Y»Ybž`k Ug`X]Y`6UmYfb`i bX`XYfYb
 : Ubg`h]YZYbhhÄi gWk hY`"?Uf`!<Y]bn`F i a a Yb][[Y`VYnY]Wk bYhY`XUg
9f[YVb]g`U`g`[ fÖ»hY`9bhhÄi gWki b[]b`XYf`J YfY]bg[YgWk]Wk hY`"8Ug
 :]bU`Y`gd]Y`hY`g]Wk`U`g`Ya ch]cbU`Yf`5`VhfUi a `UVž`XYf`VY]j ]Y`Yb
Gd]Y`Yfbž`Y]bgWk`]Y»`]Wk`A Ø`Yfž`h]YZY`Gdi fYb` \]bhYf`]Y»`"Hca ž
gY`Vgh`Ya dZUbX`g]Wk`bUWk`XYf`V]hYfYb`B]YXYf`U[Y`U`g` ghi a dZ
i bX`hUi V`ž`k Ä`fYbX`gY]bY`A i hYf`k Y]bhYž`i bX`Yf` \UhhY`a ]h`XYb
 : c`[ Yb`XYf`[ YgWkY]hYfhYb`H]hY`a ]gg]cb`ni `Äa dZYbž`k]Y`Yf`]b`XYf
8c_i `Ui gZØ`fhY"

6YgcbXYfg`dfÄ[ bUbh`]gh`X]Y`F c`Y`gY]bYf` : fUi ž`@]gU`A Ø`Yfž`X]Y`]\b
]b`X]YgYf`gWk`k YfYb`NY]hiUb`gY]bY`GhÄf`\_Yb`Yf]bbYfhY`" #`XYf`8c_i
VYf]Wk hY`h`H\ca Ugž`XUgg`@]gU`]\a `X]fY`\_h`]bg` : Yk ]ggYb`fYXYhY.

Gcž'Yhnh\UVYb'k]f'[Ybi ['[Y'Ua a Yfhž'Yhnh_f]Y[gh'Xi 'XY]bYb
5fgW' a U'k]YXYf'cW'fi'8]YgY'_'UfY'5bgU[Y'Z]Y'žbUW'XYa 'Yf'jb
XYf', ' "A]bi hY'Y]bYb'HfYZZYf'Yfn]Y'h'\UhhYž'XYf'ni bÅW'gh'ZØf
<cZbi b['[Ygcf[h'\UhhY''8Yf'5i g['Y]W'Xi fW'7\Y'gYU'i bX'XUg
XUfUi Z'Zc'[YbXY'9'Za YhYfgW]Y» Yb'j YfÅbXYfhYb'YXcW'U'Yg''8Ug
8fUa U'X]YgYg'Gd]Y'g']gh'b]W'h'bi f'XYf'gdcfh]W'Y'?cbhYI hž'gcbXYfb
Ui W'XYf'a YbhU'Y'i bX'Ya ch]cbU'Y'9]bZi gg'Ui Z'A Ø''Yfž'XYb'gY]bY
: fUi 'U'g' dYfZY_hY'A UhW'dUfhbYf]b 'i bhYfghØhnyb'k]'ž'VYgcbXYfg
]b'gc'W'Yb'?f]gYbg]hi Uh]cbYbž'k Ug'g]Y'Ui W']b'XYf'8c_i 'VYhcbh"
<]Yf'g]Y'h'a Ubž'k]Y'k]W'h]['X]Y'a YbhU'Y'J YfZUggi b['ZØf'X]Y
@Y]ghi b['Y]bYg'GdcfhYfg']gh"

9]b'6`]W\_ 'Ui Z'X]Y'Gdcfh dgmW'c`c []Y

8Yf': U''j cb'H\ca Ug'A Ø''Yf'k]fZh'YfbYi h'Y]b'@]W'h'Ui Z'X]Y
<YfUi gZcfXYfi b[Ybž'a]h'XYbYb'5h\YhYb']b'6Yni ['Ui Z']\fY
dgmW']gW'Y'; Ygi bX\Y]h'_cbZfcbh]Yfh'g]bX''@Ui h'XYf'U_hi Y''Yb
8]g_i gg]cb'ØVYf'X]Y'F c''Y'XYf'Gdcfh dgmW'c`c []Y'ja 'XYi hgW'Yb
: i »VU'' []Vh'Yg'g][b]Z]_UbhY'8YZ]n]hY']b'XYf'dfcU_h]j Yb'6YhfYi i b[
j cb'GdcfhYfb''DfcZ''8f''F YbÅ'DUUgW' i bX'DfcZ''8f''C']j Yf'Ghc''
k Y]gYb'XUfUi Z'\]bž'XUgg''YX][']W' %\$! ' XYf'J YfY]bY']b'XYb'YfghYb
XfY']@[Yb'Ni [Ub['ni 'Y]bYa 'Gdcfh dgmW'c`c [Yb'\UVYb''C Zha U'g
]gh'X]YgY'I bhYfghØhni b['bi f'gdcfUX]gW'cXYf'Ui Z'Ghi bXYbVUg]g
j YfZØ[VUf''J]Y'Y'7'i Vg'g]bX'b]W'h'VYfY]hž']b'X]Y'a YbhU'Y
; Ygi bX\Y]h']\fYf'Gd]Y'Yf'ni ']bj Ygh]YfYbž'k Ug'g]W']bY[Uh]j 'Ui Z
XYfYb'@Y]ghi b['Ui gk]f_Yb'_Ubb"
9]b'A UbU[Yf'Ui g'XYf'YfghYb'@[U'Zcfa i ']YfhY'Yg'XfUgh]gW'. '9f
k ØfXY'']YVYf'Y]bYb'Gd]Y'Yf'_Ui ZYbž'U'g'Y]bYb'Gdcfh dgmW'c`c [Yb
Y]bni ghY''Yb''8]Y'<YfUi gZcfXYfi b[ž'X]Y'dgmW']gW'Y'GhÅf_Y'XYf
Gd]Y'Yf'ni 'ZØfXYfbž'YfZcfXYfh'Y]b'I a XYb_Yb']b'XYf
Gdcfhcf[Ub]gUh]cb"

6YgcbXYfg'bUW'Ya ch]cbU'Yb'H]YZdi b_hYbž'k]Y'g]Y'H\ca Ug'A Ø''Yf
Yf'YVh'\Uhž']gh'Y]bY'i a ZUggYbXY'6YhfYi i b['YbhgW'Y]XYbX''8f"
<Ubg]8]YhYf'<Yfa Ubb'ZcfXYfh'XU\Yf'Y]bYb'DUfUX][a Ybk YW'gY'']b
XYf'gdcfh dgmW'c`c []gW'Yb'6YhfYi i b[ž'XYf'X]Y'a YbhU'Yž
Ya ch]cbU'Y'i bX'gcn]U'Y'; Ygi bX\Y]h'XYf'5h\YhYb'ghÅf_Yf
VYfØW_g]W'h][h''8]Yg'_ØbbhY'b]W'h'bi f'j Yf\]bXYfbž'XUgg'GdcfhYf

k]Y`A Ø`Yf`Àb[ Yf`a]h`\fYb`B]YXYf`U[ Yb`ni`\_Àa dZYb`\UVYbž
 gcbXYfb`Ui W`XUni`VY]hfU[ Ybž`X]Y`[ YgUa hY`@Y]ghi b[gZÀ\][_Y]h
 XYg`XYi hgW`Yb`i » VU`g`ni`ghY][Yfb"

8]Y`8c\_i a YbhUh]cb` 9]bYf`k ]Y`_Y]bYf`k ]fX`j cb`j ]Y`Yb`U`g`a Y\ f
 U`g`bi f`Y]b`F ØW_V`]W`_Ui ZA Ø`Yfg`? Uff]YfY`VYhfUW`hYh`g]Y`]ghiUi W`
 Y]b`5i Zfi Zni f`FYZYI]cb`ØVYf`X]Y`I bhYfghØhni b[ ž`X]Y`5h\`YhYb`]b
 _f]h]gW`Yb`A ca YbhYb`VYbØh][ Yb`"; Yg]W`hgd`i b_hY`k ]Y`X]Y
 Ya ch]cbU`Y`GhUV`]hÀ`h`k YfXYb`]a`XYi hgW`Yb`i » VU`V`]g`Ub[`cZh
 i bhYfgW`Àmhž`i bX`Yg`V`Y]Vhni`_`cZZYbž`XUgg`X]Y`; YgW`]W`hYb
 X]YgYf`[ fc» Ufh][ Yb`Gd]Y`Yf`ni`\_Y]bYa`K UbXY`ZØ`fYb`k YfXYb"

8YhU]`g	
C fh	A ØbW`Ybž`8Yi hgW`_UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "[U`U"XY</li> <li>• k k k "dfca ]Z`Ug\ "XY • k k k "X]Y!gd c fhd gmW`c`c [Yb"XY

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