

@i Zhei U`hÅh`b`@Y]dn][.`Gc`gW`]a a`]gh
X]Y` : Y]bghUi VVY`Ughi b[` \Yi hY`

5_hi Y`Y`@ Zhei U`hÅh`b`@Y]dn][`Ua` `%"\$(`&\$&).`A Yggk YfhY
ni` : Y]bghUi Vž`Cncb`i bX`Gh]W_ghcZZ]cl]X`gck]Y
; Ygi bX\Y]hgfUh[YVYf"



@Y]dn][!A]hhYž`8 Yi hgW`UbX`!`5a` `%"`5df]'&\$&) `YfZUggh`X]Y
A YggghUh]cb`]b`@Y]dn][!A]hhY`X]Y`U_hi Y`Y`b`K YfhY`XYf`@ Zhei U`hÅh`
8]Y` , VYfk UW`i b[`VYhf]Zh`]bgVYgc bXYfY`X]Y`?`cbnYbhfUh]cb`j`cb
: Y]bghUi V!DUfh]_Y`b`fDA`%\$Ł]b`XYf`@ Zh`X]Y`dfc`?`i V]_a`YhYf
[Ya YggYb`k YfXYb`"8Yf`[YgYhn`]W`ZYgh[Y`Y[hY` ; fYbnk Yfh`ZØf
DA`%\$`]Y[h`VY])`\$`A`_]fc[fUa`a`dfc`?`i V]_a`YhYfž`XYf`dfc`>\f`V]g
ni`")`A`U`ØVYfgW`f]hhYb`k YfXYb`XUfZ`"BYVYb` : Y]bghUi V`k YfXYb
Ui W`Cncb`i bX`Gh]W_ghcZZ]cl]X`ni`f`6Yk Yfhi b[`XYf`@ Zhei U`hÅh`
\YfUb[Ync[Ybž`k]Y`j`n"XY`VYf]W`hYh"

8]Y`@ Zhei U`hÅh`k]fX`]b`j`YfgW`]YXYbY`?`UhY[cf]Yb`Y]b[YhY]`h
GY`f`gW`YW`h`VY] : Y]bghUi V`k YfhYb`ØVYf`%\$\$` [#a`^ž`GW`YW`h
nk]gW`Yb`)`%`i bX`%\$` [#a`^ž`A`Å»][`nk]gW`Yb`)`i bX`)`\$` [#a`^`

6Y]Y]bYa `K Yfhi bhYf')' [#a ^ []h'X]Y '@ Zhei U`hÅh'U`g' ; i h ž
k Å\fybX`K YfhY'i bhYf'%)' [#a ^`U`g' GY\`f'[i h `Y]b[Yghi Zh'k YfXYb"
6YgcbXYfg`VYgcf[b]gYffY[YbX`]gh`X]Y`HUhgUW`Yž`XUgg`Å\`f`W`]b
XYf`9I `Yhk U`&(\$"\$\$\$j cfnY]h][Y`HcXYgZÅ`Y`Ui Z: Y]bghUi V
ni fØW_ni ZØ\fyb`g]bX"

9a dZY\`i b[Yb`VY]`gW`YW`hYf`@i Zhei U`]hÅh

8]Y`<YfUi gZcfXYfi b[Yb`ZØf`X]Y`ÖZYbh`]W`Y` ; Ygi bX\Y]h`Xi fW
@i Zh] YfgW`a i hni b[`k YfXYb`Xi fW`gdYn]Z]gW`Y`9a dZY\`i b[Yb
VY[`Y]hYh"6Y]` GY\`f`gW`YW`h`gc`hYb`Ya dZ]bX`]W`Y`DYfgcbYb
_ØfdYf`]W`Y`5bghfYb[i b[Yb`]a` : fY]Yb`j Yfa Y]XYb"6Y]` GW`YW`h
k]fX`[YfUhYbž`UbghfYb[YbXY`HÅh][_Y]hYb`]a` : fY]Yb`ni`fYXi n]YfYbž
XU`gY`Vgh`k Yb][Yf`Ya dZ]bX`]W`Y`A YbgW`Yb`VYhfcZYb`gY]b
_ØbbhYb" : Øf`X]Y`?UhY[cf]Y` A Å»][`k]fX`j cb`_i fnZf]gh][Yb
[Ygi bX\Y]h`]W`Yb`5i gk]f`_i b[Yb`UV[YgY\Ybž`k Å\fybX`X]Y
6Yk Yfhi b[` ; i h`i bX` GY\`f'[i h `U`g`i bVYXYb_]W`[`]h"

8 Ug`8 Ug\`VcUfX`XYf`@i Zhei U`]hÅh`]b`@Y]dn][`]gh`Y]b`i a ZUggYbXYg
`bZcfa Uh]cbggmghYa ž`XUg`b]W`h`bi f`X]Y`U`_hi Y`Yb`GW`UXghcZk YfhY
UbnY][hž`gcbXYfb`Ui W`J Yf\`U`hYbgh]ddg`i bX`8 UhYb`ni f
`Ub[Zf]gh][Yb`9b`hk]W`_i b[`XYf`@i Zhei U`]hÅh`V]YhYh"9g`j YfZc`[h
]bgVYgcbXYfY`X]Y`GW`UXghcZY` : Y]bghUi V`fDA %\$`i bX`DA &ž) ěž
Gh]W`ghcZk]cI]X`fBC &Ě`i bX`C ncb`fC' Ě`i bX`UbU`mg]Yfh`XYfYb`K YfhY
]b`i bhYfgW`]YX`]W`Yb`nY]h`]W`Yb`5i ZØgi b[Ybž`j cb`Ghi bXYb!ØVYf
HU[Yg!`V]g`]\b`ni`>U\fyga]hY`k YfhYb"8]YgY`bZcfa Uh]cbYb
VUg]YfYb`Ui ZI a k Y`hgYbgcfYb`j cb`cZZ]n]Y`Yb`A YggghY`Yb`i bX
df]j UhYb`i bhYfbY\`a Ybž`k]Y`]b` [X]"XY`Yf`Åi hYfh`k]fX"

; `cVU`Y`DYfgdY`_h]j Yb`i bX`9a dZY\`i b[Yb
XYf`K < C

@i Zhei U`]hÅh`]gh`Ui W``Ui Z[`cVU`Yf`9VYbY`Y]b`k]W`h][Yg`H\Ya U"
8]Y`K Y`h[Ygi bX\Y]h`gcf[Ub]gUh]cb`fK < CĚ`\Uh`&\$`&%`bYi Y
9a dZY\`i b[Yb`ni f`@i Zhei U`]hÅh`j YfÖZYbh`]W`hž`k Y`W`Y`XYb`GW`i hn
XYf`a YbgW`]W`Yb` ; Ygi bX\Y]h`ni a`N]Y`\UVYb"8]YgY
9a dZY\`i b[Yb`VUg]YfYb`Ui Z`U`_hi Y`Yb`k]ggYbgW`UZh]W`Yb

9f_Ybbhb]ggYb'i bX'nY][Ybž'XUgg'gWÅX`]WXY'5i gk]f_i b[Yb'j cb
 @ Zhj YfgWÅ a i hni b[`VYfY]hg`VY]'b]YXf][Yb'?'cbnYbhfUh]cbYb
 Ui ZhfYhYb`_ÖbbYbž'X]Y'i bhYf`XYb`VYghY\YbXYb'; fYbnk YfhYb
 `]Y[Yb'"8]Y`VUzi "UXa]b"WÅ`Ya dZ]Y\`h'XU\Yf`Xf]b[YbXž
 AU»bU\`a Yb'ni f'JYfa]bXYfi b[`XYf`GWÅUXghcZZYa]gg]cbYb`Ui g
 j YfgWÅ]YXYbYb`E i Y`Yb'ni `Yf[fY]ZYb"

9g'k]fX`XUfUi Z`]b[Yk]YgYbž'XUgg`Y]bY`k Y]hYf[Y\YbXY
 FYXi n]Yfi b[`XYf`@ Zhj YfgWÅ a i hni b[`bchk YbX][`]ghž'i a `X]Y
 ; Ygi bX\Y]h'XYf`6Yj Ò`_Yfi b[`ni`gWÅØhnYb'"8Uni `nÅ\`Yb'i bhYf
 UbXYfYa `XYf`5VVUi `j cb`9a]gg]cbYb`Ui g<Y]ni b[gUb`U[Yb'i bX
 : U\fnYi [Yb`gck]Y`AU»bU\`a Yb`ja `UbXk]fhgWÅUZh]WÅYb`6YfY]WÅ"
 8Yf`_ccfX]b]YfhY`5bgUhn`Ui Z`c`U`Yfž`_Ubhc bU`Yf`i bX
]bhYfbUh]cbU`Yf`9VYbY`]gh`YbhgWÅY]XYbXž'i a `X]Y`JYfdZ]WÅhi b[Yb
 ni f`6Y[fYbni b[`XYf`9a]gg]cbYb`YfZc`[fY]WÅ`i a ni gYhnYb"

8YhU]`g	
JcfZU``	JYfgWÅ a i hni b[
Cfh	@Y]dn][!A]hYž'8Yi hgWÅ`UbX
EiY`Yb	<ul style="list-style-type: none"> • k k k "`j n"XY • [X_ "[X]!XY"cf[• k k k "VUzi "UXa]b"WÅ

6Ygi WÅYb`G]Y'i bg`Ui Z.`b!U["XY