

A Y[U!@Ui ZZYgh]b`? U]gYfg`Ui hYfb. `+) \$\$
HY]`bY\ a Yf`i bX`ZfÒ\`]WXY` : fÒgWXY`

5a`&&"A U] &\$&) `ZUbX`XYf`? U]gYfg`Ui hYfYf` :]fa Yb`Ui Z`a]h
+) \$\$`HY]`bY\ a Yfb`ghUhhž`XUfi bhYf`Ui g[YZU`YbY`? cghØa Y
i bX`ghUf`_Y`HYUa`g`



? U]gYfg`Ui hYfbž`8 Yi hgW`UbX`!`5a`&&"A U] &\$&) `ZUbX`]b
? U]gYfg`Ui hYfb`XYf`VY`]YVhY` :]fa Yb`Ui Z`ghUhhž`Ub`XYa`fi bX`+) \$\$
@Ai ZYf`Ui g`j YfgW`]YXYbYb`i bhYfbY\ a Yb`hY]`bU\ a Yb`5`Y
HY]`bY\ a Yf`YffY]W`hYb`VY`]`XYU`Yb`K`YhYfVYX]b[i b[Ybž`X]Y`j cb
@Y]ghi b[ggdcfh`Yfb`U`g`]XYU`Yg`@Ui Zk`YhYf`VYgW`f]YVYb`k`i fXYbž
hfcW`Yb`XUg`N]Y`"8]YgY`J`YfUbghU`hi b[]gh`Y]b`VYXYi hYbXYf`HY`
XYg`6&Fi b!9j Ybhgž`XUg`ØVYf`&\$` :]fa Yb`Ai ZY`XYi hgW`UbXk`Y]h
cf[Ub]g]Yfhi bX`j cb`XYa` [fÒ» hYb`@Ui Zj YfUbghU`hYf`9i fcdUg
j YfUbhk`cfhY`h`k`]fX`"a`]X\`f`&\$&) `bU\ a Yb`ØVYf`&(\$\$\$\$`DYfgcbYb
Ui g`fi bX`%`", \$\$`i bhYfbY\ a Yb`Ub`X]YgYb` :]fa Yb`Ai ZYb`hY]`ž`k`Ug
Y]bY`Yfj`cffU[YbXY`A`Ò[]W`_Y]h`ZØf`HYUa`Vi`]X]b[i bX
A]hUfVY]hYfa`ch]j`Uh]cb`XUfghY`h`VYf]W`hYh`6&Fi b`

8Yf'G]Y['Ui ZXYf') '?]ca YhYf'Ub[Yb'GhfYW_Y'[]b['Ub'H]a '?ÒbbY`ž
XYf'a]h'Y]bYf'NY]h'j cb'%) .&) 'A]bi hYb'[Yk Ubb"'?bUdd'XU\]bhYf
Zc`[hYb'A]WUY`K]YVY`hi bX'æbUg'šbnYf"' , VYf'X]Y
: fUi Ybk Yfhi b['_cbbhY'g]W`šgg]WU'?Y`Yfž'?ÒbbY`g
@VYbg[YZÀ\fh]bžZFyi Ybž'X]Y'a]h'Yhk Ug'ØVYf'+ 'A]bi hYb'X]Y
gWbY`ghY': fUi 'ja ': Y'X'k Uf"'æ 'J Yf['Y]W`ni a 'J cf'U'f'k i Wg'XUg
HY]'bY\ a YfZY'X'i a 'Yhk U') \$\$'@Ài ZYf"'8 Ug[fÒ» hY'HYUa 'ghY`hY
XUg'K YghdZU'n!?']b]_i a 'a]h'(() 'HY]'bY\ a Yfb/Yg'Zc`[hYb'XUg
² _i a Yb]gWY'; Ya Y]bgWUZhgk Yf_'DZU'n'a]h'%, %'i bX'X]Y
@VYbg\]'ZY'K YghdZU'n'a]h'%*, 'HY]'bY\ a Yfb'**VYf]W hY h
F \ Y]bdZU`n"**

6YgcbXYfY'HYUa g'i bX'7\Uf]hm

6Y]'XYb'hY]'bY\ a YfghÀf_ghYb'ì bhYfbY\ a Yb'Z]Y`VYgcbXYfg'X]Y
GdUf_UggY'?U]gYfg'Ui hYfb'Ui Z''G]Y'ghY`hY'X]Y'a Y]ghYb'7\Uf]hm!
GhUfhd'ÀhnY'a]h'%%\$'i bX'gdYbXYhY'ni gÀhn'W`') '9i fc'dfc '@Ài ZYf
Ub'X]Y'Gh]Zhi b[' A YbgWYb'ZØf'A YbgWYb "'BYVYb'XYf'ghUf_Yb
HY]'bY\ a YfnU\`hfi [Yb'j]Y'Y '@Ài ZYf'_fYUh]j Y'i bX'Ui g[YZU`YbY
Ci hZ]hg'j cfž'XUfi bhYf': Yi Yfk Y\ f'Yi hY']b'j c`Yf'A cbhi f'i bX
9fn]Y\Yf]bbYbž'X]Y'U'g': fÒgWY'j Yf_'Y]XYh'k UfYb"'8]YgY
'?cghØa]Yfi b[Yb'gcf[hYb'ZØf'ni gÀhn'W`Y'Gh]a a i b['i bX': fYi XY
]a 'HY]'bY\ a YfZY'X"

I a 'XYb'5V'Ui ZXYf'J YfUbghU'hi b['fY]Vi b[g'cg'ni '[YghU'hYbž
k UfYb'fi bX'%%\$' < Y'ZYf'XYf': 7?!Fi bb]b[UVhY]'i b['i bX'XYf' < cVVm
'?]W_Yfg'ja '9]bgUhnž'i a 'U'g'GhfYW_YbdcghYb'ì bX'Ub'XYb
K UggYfUi g[UVYghY`Yb'ni '\Y'ZYb"'8 UfØVYf'\]bUi g'k i fXYb
i a ZUggYbXY'G]WYf\Y]hga U» bU\ a Yb'ia [YgYhnhž'XUfi bhYf
Dc`]nY]dfÀgYbn'i bX'Ni ZU\fhggdYffYb"'BUW'XYa '@Ui Z'k i fXYb
* \$\$ \$'ŸdZY`i bX' (\$ \$ \$ '@hYf'K UggYf'VYfY]h[YghY`hž'i a 'X]Y '@Ài ZYf
ni 'YfZf]gWYb '**Yf[Àbnh'; Ygi bX\Y]h'VYk Y[h"**

8]Y'6YXYi hi b['j cb':]fa Yb`Ài ZYb

:]fa Yb`Ài ZY'g]bX'b]W'h'bi f'Y]b'gdcfh'W`Yg'9j Ybž'g]Y'ZØfXYfb
Ui W'XUg'HYUa [YZØ\`'i bX'X]Y'A ch]j Uh]cb'XYf'A]hUfVY]hYbXYbž
]bgVYgcbXYfY'j cb'k Yb][Yf'U_h]j Yb'DYfgcbYb"'8]Y'HY]'bU\ a Y'Ub

gc`WXYb`JYfUbgU`hi b[Yb`j YfVYggYfh`X]Y`_ÖfdYf`]WXY`:]hbYgg`i bX
gh`f`h`XUg`; Ya`Y]bgW`UZhg[YZ0\`""`8Ug`l bhYfbY`a Yb`εVZ]hŽ`V]YhYh
Y]b`i a ZUggYbXYg` Fi bXi a !gcf[`cg!DU`Yh`Z0f`@Ui ZhfU]b]b[gž`XUg
ZYI]V`Y`HfU]b]b[gnY]hYb`i bX`X]Y`9]bghY`i b[`ei U`]Z]n]YfhYf
7cUW`Yg`i a ZUgg`Gc`W`Y`Dfc[fUa`a`Y`g]bX`XUfUi Z`Ui g[Y`Y[hž`Z0f
i bhYfgW`]YX`]W`Y`@Y]ghi b[g[fi ddYb`j cb`K`U`_Yf.]bbYb`V]g`\]b`ni
`Y]XYbgW`UZh]W`Yb`@Ai ZYf.]bbYb`[YY][bYh`ni`gY]b"

Ni gUa`a`YbZUggYbX`Äggh`g]W`gU[Ybž`XUgg`XYf`:]fa`Yb`Ui`Z]b
?U]gYfg`Ui hYfb`Y]b`j c`Yf`9fZc`[`k`Uf`i bX`X]Y`dcg]hj Yb`9ZY`_hY`j cb
gdcfh]W`Yb`<YfUi gZcfXYfi b[Yb`Z0f`l bhYfbY`a Yb`i bX`]fY
A]hUfVY]hYf`XYi h]W`i bhYfghf]W`Yb`k`i fXYb`"8]YgY`5fh`j cb`9j Ybh
nY][hž`k`]Y`k`]W`h][`6Yk`Y[i b[`i bX`HYUa`[Y]gh`a`5fVY]hgi a`ZY`X
g]bX`i bX`V]YhYh`Y]bY`]XYU`Y`; Y`Y[Yb`Y]hž`g]W`[Ya`Y]bgW`UZh]W`
ni`Yb[U[]YfYb`i bX`GdU`ni`UVYb`"

8YhU]`g	
J`c`f`ZU``	Gcbgh][`Yg
C`f`h	?U]gYfg`Ui hYfbž`8Yi hgW`U`bX
E`i`Y``Yb	<ul style="list-style-type: none"> • k k k "f`Y]bdZU`n"XY • k k k "V&fi`b"XY • k k k "[`Ygi`bX`Y]h!VYk`Y[`h"W`a

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