A Ui f]W'8n]k U_ 'Vf]W h]a 8gW i b[Y`WJa d'ni gUa a Yb. '? Ubb 'Yf'g]W fYhhYb 3

~a '8gW i b[Y`WJa d'&\$&) 'nY][h'A Ui f]W'8n]k U_ 'Ya ch]cbU'Y
GWk ÅWYbž'k Å\fybX`X]Y`Ni gWUi Yf'ØVYf'gY]bY`@Y]ghi b[Yb
i fhY]`Yb" : ]bU`Y`Ua ' - " : YVfi UF"

8gW i b[Y`WJa d'ž'5i ghfU`]Yb'! ~a '8gW i b[Y`WJa d'VfcXY`h'Yg
[Yk U'h] [. 'A Ui f]W'8n]k U_ž]Y]bYf'XYf' : Uj cf]hYb'ZØf'XYb'H]hY`ž
ghUbX`Ua `Y`ZhYb`HU[`XYf'G\ck `Ya ch]cbU`i bhYf'8fi W\_`Hfchn
gY]bYf' , VYfnYi [i b[ž'U`g'G]Y[ Yf'\Yfj cfni [ Y\Ybž'a i gghY`Yf'g]W
a]h'XYf'YfbØW`hYfbXYb`BUWf]W'h'UVZ]bXYbž'XUgg'Yf'ni `XYb
'? UbX]XUhYb'[Y\ØfhYž'X]Y`]b`XYf'Ni gWUi Yf[i bgh'X]Y`k Yb][ghYb
Gh]a a Yb`Yf\U`hYb`\UhhYb" 9X]h`GhY\ZYgh'i bX'8n]k U_`k i fXYb
VY]XY`b]W'h'Y`ja]b]Yfhž`\fY`Dcg]h]cbYb`ja `K YhhVYk YfV`UVYf
ghY\Yb`Ui ZXYf'? ]ddY"GY]bY`Ya ch]cbU`Y`FYU_h]cb`ZØ\fhY`XUni ž
XUgg'Yf']b`HfÅbYb`Ui gVfUWž'k Å\fybX`Yf'j cb'gY]bYb`A]hghfY]hYfb
Hfcgh'gi W'hY" @]`m'6YW\_Yf'bU\`a `]`b`]b`XYb`5fa `i bX`j Yfgi W'hYž
]\b`Ui Zni a i bhYfbž`YXcW`Z]Y`Yg`]\a `gWk Yfž'dcg]hj Y` ; YXUb_Yb
ni `ZUggYb"

K Å\fybX'8n]k U_`k Y]hYf\]b`ja `7Ua d`]ghž`[ ]b[ `Yg'ZØf'GUa `8m'Ub
Ua `8]YbghU[ UVYbX`bUW`<Ui gYž'k Å\fybX`5bbU!7Uf]bU
K c]hgW UW`Ub`6cfX`V`Y]Vh`8n]k U\_`Åi » YfhYž'XUgg'Yf'g]W`Ub
X]YgYa `Di b\_h'XYg`K YhhVYk YfVg'U`g` b]YXYf[YgW`U[ Yb`ZØ\`Y
i bX`\]bhYfZfU[ hY`gY]bYb`Y][ YbYb`K Yfh"8]YgY`GY`Vghnk Y]ZY`i bX
HfÅbYb`UggYb`X]Y`Ni gWUi Yf']b`XYb`gcn]U`Yb`A YX]Yb`[Y[Yb`\b
k YhhYfb" 6YnY]W`bi b[ Yb`k]Y` k Y]bYf`]W`i bX` bYfj][`ZU`Yb
XUVY]\`Åi Z][ ž'k Å\fybX`Ui W`GUa `8m'Ub`gY]b`J Yf\U`hYb`U`g
gWk]Yf][`i bX` Y[c]gh]gW`\_f]h]g]YfhY"8]Y`8]g_i gg]cb'ØVYf
8n]k U_g'9ggYbW`ja `7Ua d`k ]fX`bi b`]bhYbg]j Yfž'XU]j ]Y`Y

VYcVUW\hYbžk]Y`Yf`]b`XYb`_ca a YbXYb`HU[ Yb`a]hX]YgYa `8fi W_
i a [Y\h"

8 Ug`? cbnYdh`XYg`8gW\i b[ Y`WUa dg

8]Y`DfcXi nYbhYb`j`cb` ÆW`V]b`Y]b`GhUf` `<c`h`a ]W\`Yf`fUi`g`
k]ggYbž`XUgg`X]Y`Ni`gW\Ui`Yf`[YfbY`a ]hZ]YVYfbžk`À\`fYbX`X]Y`
Dfca`]g`]b`9i`hfYa`g]hi`Uh]cbYb`[ YhYghYh`k`YfXYb`"8 Ug`
8gW\i b[Y`WUa`dž`XUg`Ua`&("`>Jbi`Uf`&\$&) `ghUfhYhY`i`bX`gY]h`&%
>\`fYb`Yi`]gh]Yfhž`\`Uh`Yg`[ YgW\UZZhž`Y]b`YW\hYg`
A`YbgW\YbYi`dYf]a`Ybh`ni`gW\UZZYb`"DfcZYggcf]b`?`Uhf]b`8`Òj`Y`]b[
VYgW\`fY]Vhž`XUgg`GW\UXYb`ZFYi`XY`i`bX`9a`dUh\]Y`nYbhfU`Y`
9`Ya`YbhY`ZØf`X]Y`Ni`gW\Ui`Yf`g]bXž`X]Y`X]Y`<`YfUi`gZcfXYfi`b[Yb`XYf`
HY]bY\`a`Yf`]b`Y]bYf`[ YgW\ØmhYb`i`a`[YVi`b[ `VYcVUW\hYb`"æUb`
?`f]gh]b`6`Y]W\Yfž`8`]fY`_hcf]b`XYg`>gh]hi`hg`ZØf`A`YX]Yb`i`bX`
?`ca`a`i`b[_`Uh]cbž`\`YVh`\`Yfj`cfž`XUgg`XYf`5i`g[Ub[`XYg`:`cfa`UhYg`
i`bj`cf\`YfgY\`VUf`]ghž`k`Ug`ni`f`GdUbbi`b[ `VY]hfÅ[`h"

8 Ug`8gW\i b[ Y`WUa`d`V]YhYhY]bn][`Ufh][`Y`<`YfUi`gZcfXYfi`b[Ybž`X]Y`
GW\`UZ`i`bX`B`U\`fi`b[`gYb`hni`[`\_ca`V]b]YfYb`"8]YgY`Yi`hfYa`Yb`
6`YX]b[`i`b[`Yb`gd`fYW\Yb`Y]bY`VfY]hY`Ni`gW\Ui`YfgW\UZh`Ub`i`bX`
ZØ\`fYb`ni`]bhYbg]j`Ya`>hYfYggYž`]bgVYgcbXYfY`k`Ybb`g]W\`
GdUbbi`b[`Yb`i`bhYf`XYb`?`UbX]XUhYb`Yf[`YVYb`"æ`U`_hi`Y`Yb`>\`f`
g]bX`bcW\`UW\h`?`UbX]XUhYb`]a`f`YbbYb`i`a`XUg`DfY]g[`Y`X`j`cb`
%\$\$"\$\$\$`9i`fc`"8]Y`9b`hgW\Y]Xi`b[`ž`k`Yf`X]Y`8gW\i`b[`Y`_fcbY`Ua`i`-`
:`YVfi`Uf`hfU[`Yb`k`]fXž`]gh`bcW\`cZYb`":`Uj`cf]hYb`g]bX`i`bhYf`
UbXYfYa`@]`m`6`YW`Yfž`5bbU!`7`Uf]bU`K`c]hgW\UW`ž`GUa`8`m`Ub`i`bX`
A`Ui`f]W`8n]k`U`ž`XcW\`k`YfXYb`X]Y`Ni`gW\Ui`Yf`[`YbUi`VYcVUW\hYbž`
k`]Y`g]W\`X]Y`8mbUa`\_]`a`7`Ua`d`Yb`hk`]W`Y`h"

8]Y`F`YU`\_h]cbYb`XYf`Ni`gW\Ui`Yf

8]Y`gcn]U`Yb`A`YX]Yb`gd]Y`Yb`Y]bY`Yb`hgW\Y]XYbXY`F`c`Y`]b`XYf`
K`U\`fbY\`a`i`b[`XYf`8gW\i`b[`Y`WUa`d`!`?`UbX]XUhYb`"Ni`gW\Ui`Yf`
nY][`Yb`g]W\`\_f]h]gW\`[`Y[`YbØVYf`8n]k`U`\_g`J`Yf\`U`hYb`i`bX`ZcfXYfb`
]\`b`Ui`Zž`gY]bYb`?`Ua`dZ[`Y]gh`k`]YXYfni`Z]bXYb`"H]a`i`f`,`_`Yf`
j`Yfgi`W\hYž`\`b`a`]h`Y]bYf`Ya`ch]cbU`Yb`:`Ua`]]Yb[`YgW\]W\hY`ni`
a`ch]j`]YfYbž`XcW\`8n]k`U`_`fYU[`]YfhY`[`YbYfj`hi`bX`VYnY]W\`bYhY`XYb`

J Yf[`Y]W`U`g`i bUb[Ya YggYb"8]YgY`GhfY]h][ \_Y]hYb`i bX`\_f]h]gW`Yb
 A ca YbhY`g]bX`Ygž`X]Y`X]Y`Ni gW`Ui Yf`ZYggY`b`i bX`XUg`i: cfa Uh
 k Y]hYf`\\b`YfZc`[ fY]W`a UW`Yb"K Yf`Yhnh]W`X]Y`a Y]ghYb
 Ni gW`Ui Yf`YfnYb`[ Yk ]bbYb`_Ubbž`k ]fX`g]W`Yfgh]a `:]bU`Y
 nY][Yb"

8 YhU]`g	
C fh	8 gW`i b[ Y`WUa dž`5i ghfU`]Yb
E i Y`Yb	<ul style="list-style-type: none"> • k k k "h!c b`]bY"XY</li> <li>• k k k "UVYbXnY]hi b[ ! a i YbW`Yb"XY • k k k "fbX"XY

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