J UbXU`]ga i g!GW`cW_`Ua `6cXYbVi f[Yf
GW`cgg. `? i bghk Yf_Y`VYgW`ÅX][h°

J UbXU`]ga i g`Ua `6cXYbVi f[ Yf`GW`cgg. `? i bghg_i `dhi f`i bX
6`i a Yb\_ØVY`VYgW`ÅX][ h`Dc`nY]`gi W`h`NYi [Yb`bUW`JcfZU`
Ua `%\*`"A Åfn'&\$&) "

6cXYbVi f[Yf`GW`cggž`HY]W`ghfU» Yž`' %\* &`6UX
GU`nXYhZi fh\ž`8Yi hgW`UbX`!`5a `GcbbhU[a cf[Ybž`XYb`%*`"
A Åfn'&\$&) ž`\_Ua `Yg`ni `a Y\FYfYb`GUW`VYgW`ÅX][ i b[ Yb`Ui Z`XYa
; Y`ÅbXY`XYg`6cXYbVi f[ Yf`GW`cggYg]b`6UX`GU`nXYhZi fh`"8]Yg
[YgW`U\`_i fn`bUW`Y]bYa `?cbnYfhž`XUg`V]g`A]hYfbUW`h`XUi YfhY`"
@Ui h`gUh`%fY[]cbU`"XY`k i fXY`Y]bY`?i bghg_i `dhi f`gck]Y
6`i a Yb\_ØVY`i bX`Y]bY`K YfVYhUZ`Yf\YV`W`VYgW`ÅX][h`8]Y
Dc`nY]`gW`Ånh`XYb`j Yfi fgUW`hYb`J UbXU`]ga i ggW`UXYb`Ui ZY]bYb
XfY]ghY`][ Yb`6YhfU[`i bX`\Uh`9fa ]h`i b[Yb`Ui Z[ Ybca`a Yb`"

K]Y`dfYggYdcfhU`"XY`k Y]hYf`VYf]W`hYhž`ZUbXYb`X]Y
J UbXU`]ga i gU`hY`nk ]gW`Yb`\$\$. ` \$`I \f`i bX`%\$. \$`\$`I \f`ghUhh`"
BYVYb`XYb`VYfY]hg`[ YbUbbhYb`CV`Y`_hYb`k i fXYb`Ui W`Y]b
?U`\_V`cW`ghY]b`i bX`Y]b`?i bXYbghcddYf`]b`A]h`Y]XYbgW`UZh
[Ync[Yb`"8]Y`Dc`nY]`6UX`GU`nXYhZi fh`UddY`Y]fh`Ub`X]Y
6Yj`Ø`_Yfi b[ž`<]bk Y]gY`ni `XYb`JcfZ`Yb`ni `a Y`XYb`i bX`\Uh
\]YfZØf`Y]bY`?cbhU`hY`YZcbbi`a`a Yf`VYfY]h[ YghY`h`\$) \$`*` -`\$`\$`"
FØW`ZfU[ Yb`_ØbbYb`YVYbZU`g`Ub`X]Y`Dc`nY]]bgdY`\_h]cb`<]`XYg\Y]a
[Yf]W`hYh`k YfXYb`"

2 ZZYbh`]W`Y`Ni [ Åb[ `]W`\_Y]h`XYg
GW`cggdUf_g

8Yf`GW`cggdUf_ž`XYf`ØZZYbh`]W`ni [Åb[`]W`]ghž`n]Y`h`nU`\fY]W`Y
6Ygi W`Yf`Ub`i bX`]ghY]b`VY`YVhYf`5bn]Y`\i b[gdi`b`_h]b

6cXYbVi f["8]Y`Dc`]nY]`Yfa i h][ h`U`Yž`X]Y`bUW`XYa`?c`bnYfh`Ua
 GUa ghU[UVYbX`Ui ZXYa` ; Y`AbXY`k UfYb`i bX`a Ò[`]WYfk Y]gY
 Yhk Ug`6YcVUW`hYhYg`\UVYbž`g]W`ni`a Y`XYb`i bX`ni f`5i Z`\_`Àfi b[
 XYf`JcfZ`À`Y`VY]ni hfU[Yb"

8YhU]`g	
JcfZU``	JUbXU`]ga i g
Cfh	6cXYbVi f[Yf`GW`cggž`HY]W`ghfU» Yž`' %%* & 6UX`GU`nXYhž` fh\ž`8Yi hgW`UbX
GW`UXYb`]b`	' \$\$
EiY`Yb	<ul style="list-style-type: none"> • k k k "gUh%fY[]cbU`"XY</li> <li>• k k k "dfYggYdcfhU`"XY

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