? ØghY bZ]gWÅ Yf`]b`XYf`? f]gY. `8]U`c [ `]b
K]`Y`a g\Uj Yb`ZØf`bYi Y`@Øgi b[ Yb`°

K]`Y`a g\Uj Yb. :]gWÅ YfY]X]U`c [ `ghUfhYh`&\$&) `ni f`@Øgi b[
j cb`<YfUi gZcfXYfi b[ Yb`ZØf` : ]gWÅ Yf`i bX`B Uhi fgWÅ ØhnYf`]b
B]YXYfgUWÅ gYb"

K]`Y`a g\Uj Ybž`8Yi hgWÅ`UbX`!`ϕ`K ]`Y`a g\Uj Yb`ZUbX`Y]b
k]WÅ h[Yf` : ]gWÅ YfY]X]U`c [`ghUhhž`]b]h]]Yfh`j cb`B]YXYfgUWÅ gYbg
@UbXk]fhgWÅ UZhga]b]ghYf]b`A ]f]Ua`GhUi XhY`i bX`I a k Y`ha ]b]ghYf`
7\`f]gh]Ub`A YmYf`"N]Y`XYg`8]U`c [g`]gh`Ygž`@Øgi b[ Yb`ZØf`X]Y
<YfUi gZcfXYfi b[Yb`j cb`B Uhi fgWÅ ØhnYfb`i bX`? ØghY bZ]gWÅ Yfb`ni
YfUfVY]hYb`"9]b`nYbhfU`Yg`H\Ya U`]gh`X]Y`9I !

6]cX]j Yfg]hÅhgghfUhy []Yž`X]Y`j c fgWÅ fY]Vhž`XUgg`V]g`&\$` \$
a]bXYghYbg`" \$i`XYf`9I !; Yk ÅggYf`[YgWÅ Øhnh`k YfXYb`a ØggYbž
XUfi bhYf`%\$i`i bhYf`ghfYb[ Yb`GWÅ i hn`"ØghY bZ]gWÅ Yf`gY\Yb`g]WÅ
ni bY\`a YbXYa`8fi W`Xi fWÅ`C ZG\`cfY!Dfc`Y`\_hY`i bX`bYi Y
GWÅ i hn[YV]YhY`Ui g[YgYhnh"

8Yf`@UbXYgZ]gWÅ YfY]j YfVUbX`K YgYf!9a gž`XYf`) +`6Yhf]YVY`j Yfhf]hž
\Uh`6Ygc f[ b]g`ØVYf`bYi Y`5i gk Y]gi b[Yb`j cb`GWÅ i hn[YV]YhYb
[YÅi »Yfh`8]f`_GUbXYfž`XYf`DfÅg]XYbh`XYg`J YfVUbXYgž`VYhc`bh`X]Y
9I]ghYbnUb[gh`XYf` :]gWÅ Yfž`X]Y`Xi fWÅ`XYb`J Yf`i gh`j cb
: Ub[[YV]YhYb`Yb`hghY`h`"6Ygc bXYfg`VYhfc`ZZYb`g]bX`? fUVVYbZ]gWÅ Yf
]b`XYf`B c fXgY Yž`XYfYb` : Ub[[YV]YhY`Xi fWÅ`X]Y`bYi Yb`J cf[UVYb
k Y]hYf`gWÅ fi a dZYb`"8Yf` : ]gWÅ YfY]X]U`c [`n]Y`h`XUfUi Z`UVž`Y]b
: `ÅWÅ Yb`_cbnYdh`ini`Yb`hk ]W`Y`bž`XUg`gck`c`\` :]gWÅ YfY]!`U`g`Ui WÅ
I a k Y`hgWÅ i hn]bhYfYggYb`j YfY]bh"

: c fhgWÅ f]hhY`i bX`< YfUi gZcfXYfi b[Yb

8]Y; Ygd fÅWÅ Y`]b`K]`Y`a g\Uj Yb`g]bX`XYf`5i ZhU`_h`ini`Y]bYa

a Y\fhY][Yb`DfcnYggž`Ub`XYa`J`YfhfYhYf`Ui`g`K`]ggYbgW\UZh`
 :]gW\YfY]ž`I`a`k`Y`h`j`YfV`AbXYb`i`bX`?`ØghYb[`Ya`Y]bXYb`hY]`bY\`a`Yb`
 8]Y`@`UbXYgfY[`]Yfi`b[`d`Ubh`ni`XYa`5i`g[`Y]W\gnU\`i`b[`Yb`ZØf`
 :]gW\Yfž`i`a`k`]fhgW\UZh]W\Y`J`Yf`i`ghY`Xi`fW\`Z]gW\YfY]ZfY]Y`:`À`W\Yb`
 ni`\_ca`dYbg]YfYb`"A`]b]ghYf]b`GhUi`XhY`\YVh`X]Y`B`chk`YbX][`_Y]h`
 Y]bYf`bUW\`U`h][`Yb`:`]gW\YfY]`\Yf]`cfž`i`a`X]Y`²`\_cgmgH`Ya`Y`XYf`
 B`cfX`gY`Y`i`bX`XYg`K`UhhY`ba`YYfY`g`ni`gW\Ø`hnYb`"9`fghY`9f[`YVb]ggY`
 XYg`8]U`c[`g`k`YfXYb`]a`:`fØ\`U\`f`&\$`*`Yfk`UfhYh`"

9]b`d`cg]h]j`Yg`NY]W\Yb`\_ca`a`h`j`cb`XYa`↑`b[`Yb`:`]gW\Yf`6Yfhi`g`
 @ccXYb`Ui`g`8]hni`a`ž`XYf`]b`Y]bYb`bYi`Yb`?`i`hhYf`]a`<`UZYb`j`cb`
 ;`fYYhg]Y`]bj`Ygh]Yfh`\Uh`"8]YgYf`bYi`Y`?`i`hhYf`gma`Vc`]g]Yfh`
 C`dh]a`]ga`i`g`i`bX`Ni`_i`b`Zhj`Yfhf`Ui`Yb`]b`X]Y`?`ØghYb`Z]gW\YfY]"`Hf`chn`
 XYf`<`YfUi`g`Zc`fXYfi`b[`Yb`ž`k`]Y`DfY]gYf\`Ø`i`b[`Yb`VY]`
 ?`fUVVYb`VfØ`hW\Yb`i`bX`XYf`nY]hk`Y][`Yb`GhfY]W\i`b[`j`cb`:`Yf]W\hYb`
 Xi`fW\`:`cgW\`Ui`Z`Gm`hž`V`Y]Vh`X]Y`6`fUbW\Y`]b`6Yk`Y[`i`b["`"

8]Y`@`UbXYgfY[`]Yfi`b[`d`Ubhž`a`]h`X]YgYa`:`]gW\YfY]X]U`c[`Ub`X]Y`
 9f[`YVb]ggY`XYf`Ni`_i`b`Zh`\_ca`a`]gg]cb`:`]gW\YfY]`Ui`Z`6i`bXYgYVYbY`
 Ubni`\_bØ`dZYbž`X]Y`&\$\$(`j`ca`6i`bXYg`UbXk`]fhgW\UZhga`]b]ghYf]i`a`
 Y]b[`YgYhnh`k`i`fXY`"9]b`?`cbnYdh`ZØf`Y]bY`bUW\`U`h][`Y`
 ?`ØghYb`Z]gW\YfY]`]gh`HY]`XYg`?`cU`]h]cbgj`YfhfU[`g`j`cb`GD8`i`bX`
 ;`fØbYbž`i`bX`X]Y`VYj`cfghY`YbXYb`8]U`c[`Y`gc`Yb`hfU[`Z`A\][`Y`
 @Øgi`b[`Yb`ZØf`I`a`k`Y`h`i`bX`:`]gW\YfY]`Yb`hk`]W`Y`b`ž`k`]Y`Ui`W\`

GØXXYi hgW\Y"XY`VYf]W\hYh`"

K`À`fYbX`XYf`5b`hY]`U`\_h]j`Yf`?`ØghYb`Z]gW\Yf`]b`B`]YXYfgUW`gYb`]a`
 >U\`f`&\$\$(`Ui`Z)`+`6Yhf]YVY`ni`fØW_[`Y[`Ub[`Yb`]ghž`bY\`a`Yb`X]Y`
 k`]fhgW\UZh]W\Yb`Gcf[`Yb`XYf`:`]gW\Yf`Ui`Z[`fi`bX`XYg`F`ØW\_[`Ub[`g`XYf`
 :`Ub[`a`Yb[`Yb`j`cb`?`fUVVYbž`A`i`gW\Yb`i`bX`:`f]gW\`Z]gW\`ni`"8]Y`
 :`Ub[`[`YV]YhY`]b`XYf`B`cfX`gY`Y`gW\`fi`a`dZYbž`i`bhYf`UbXYfYa`Xi`fW\`
 C`Zg\`cfY`!K`]bXdUf`\_g`i`bX`ghfYb[`YfY`A`YYfY`gbUhi`fgW\`i`hj`cf[`UVYbž`
 gc`X]Y`?`fY]gnY]hi`b["`"

8YhU]`g`	
C`fh`	K`]`\Y`a`g\Uj`Ybž`8Yi`hgW\`UbX`
E`i`Y`Y`b`	<ul style="list-style-type: none"> • k k k "_fY]gnY]hi`b["`XY`</li> <li>• k k k "gi`YXXYi`hgW\Y"XY`

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