

A Yf_Y`g`GWX UhhYb`j YfgWX k i bXYb.`A Yfn
ghUfhYh`a]h`i bYfZU\ fYbYa `? UV]bYhh°

: f]YXf]WX `A Yfn`\ Uh`gY]b`bYi Yg`? UV]bYhh`YfbUbbh`i bhYf`XYb
%* `A]b]ghYfb`Xca]b]YfYb`↑ b[Y`Dc`h]_Yf`c\bY
FY[]Yfi b[gYfZU\fi b["



8cbUi YgWX]b[Ybž`8Yi hgWX`UbX`! : f]YXf]WX `A Yfn`k i fXY`U`g
bYi Yf`6i bXYg_Ubn`Yf`j YfY]X][h`i bX`ZØ\fh`Y]bY`FY[]Yfi b[žX]Y`Ui g
Y]bYf`?cU`h]cb`j cb`78I ž`7GI `i bX`GD8`VYghY`h`'⊖`gY]bYa
?UV]bYhh`g]bX`]bg[YgUa`higYWX`gnY`\b`A]b]ghYf]bbYb`i bX`A]b]ghYf
h`h][ž`k`cVY]`X]Y`78I `i bX`X]Y`GD8`Y`g]YVYb`A]b]ghYf`ghY`Ybž
k`À\fybX`X]Y`7GI `a]h`nk`Y]`A]b]ghYf`dc`ghYb`j YfhfY`hYb`]gh`i bhYf
XYb`bYi Yb`A]b]ghYf]bbYb`i bX`A]b]ghYf`]gh`Y]b`dUfhY]`c`gYf`A]b]ghYfž
8f`?UfghYb`K]`XVYf[Yfž`XYf`XUg`bYi` [Y[fØbXYhY`A]b]ghYf]i a`ZØf
8][]hU`]g]Yfi b[`i bX`GhUUhga`cXYfb]g]Yfi b[``Y]hYhž`XUg]b`XYf
Yhn][Yb`dc`h]gWX`Yb`@JbXgWX`UZh`V]g\Yf`Y]bn][Ufh][`]gh`**VYf]WX`hYh`
X]Y`A`cf[Ybdcgh`**

?Ubn`Yf`A Yfn`\Uh`VYk`i`ggh`Ui`ZA]b]ghYf`Ui`g`XYf`A Yf_Y`!`ÿFU

j Yfn]W\hYhi bX`Y]bY`i bYfZU\ fYbY`F Y[]Yfi b[ga UbbgW\UZh
ni gUa a Yb[YghY`h"8]YgY`9bhgW\Y]Xi b[`VY]b\U`hYh`Ui W\ž`XUgg
Xbg`GdU\ bž`Y]b`dfca]bYbhYg`A]h[`]YX`XYf`ZfØ\YfYb`F Y[]Yfi b[ž
b]W\h`i]b`XUg`? UV]bYhh`Ui Z[Ybca a Yb`k i fXYž`gcbXYfb`XYb
: fU_h]cbgj cfg]h`ØVYfb]a a h`A Yfn`gY`Vgh`k Uf`j cb`&\$-\$`V]g`&\$&%
dc`h]gW\`b]W\h`U_h]j`i bX`Vf]b[h`XU\Yf`YVYbZU``g`_Y]bY`U_hi`Y`Y`
F Y[]Yfi b[gYfZU\ fi b[`a]h]g]W\`ghY`h`X]Y`A`Åf_]gW\Y`
5``[Ya`Y]bY`NY]hi b[`ZYgh`

8]Y`A]b]ghYf`]a`bYi`Yb`? UV]bYhh

8]Y`A]b]ghYf]Yb`gYmYb`g]W\`Ui`g`Y]bYf`J]Y`nU\`bYi`Yf`; Yg]W\hYf
ni gUa a Yb"8 Ufi bhYf`VYZ]bXYb`g]W\`æ\Ubb`K UXYd\i`ž`XYf`U`g
5i » Yba]b]ghYf`Z b[]Yfhž`gck]Y`B]bU`K Uf`_Ybž`X]Y`XUg
; Ygi bX\Y]hga]b]ghYf]i a`Y]hYh"6Y]XY`\UVYb`V]g\Yf`_Y]bY
9fZU\ fi b[`]b`GhUUhgÅa`hYfb" `? UfghYb`K]`XVYf[Yf`Vf]b[h`nk Uf
9fZU\ fi b[`Ui`g`XYa`9`Y`hfcb]_`U`bXY`a]hž`]gh`YXcW\`YVYbZU``g
bYi`i]b`XYf`Dc`h]_`K`Y]hYfY`A]b]ghYf]U`dcghYbž`k]Y`X]Y`j cb`DUhf]W_
GW\ b]YXYf`ZØf`J Yf`_Y\`f`i bX`5`c]g`F`U]bYf`ZØf`@UbXk]fhgW\UZhž
nY][Ybž`XUgg`j]Y`Y`A]h[`]YXYf`XYg`? UV]bYhhg`Y]bY`[Yf]b[Y
9fZU\ fi b[`Ui`Z`_ca`a`i bU`Yf`9VYbY`\UVYb`VYf]W\hYh`X]Y`
A`cf[Ybdcgh`

8]Y`bYi`Yb`A]b]ghYf]bbYb`i bX`A]b]ghYf`\UVYb`hY]`g`YXcW\
i a ZUb[fY]W\Y`dc`h]gW\Y`<]bhYf[fØbXY.`@Ufg`?`]b[VY]ž`XYf
J]nY`_Ubn`Yf`i bX`:`]bUbna]b]ghYfž`i bX`6`ÅfVY`6Ugž`X]Y`A]b]ghYf]b
ZØf`5fVY]hi bX`Gcn]U`Ygž`ghY`Yb`g]W\`U`g`YfZU\ fYbY`J YfhfYhYf`]fYf
DUfhY]Yb`j cf"6cf]g`D]ghcf]i g`V`Y]Vh`U`g`J YfhY]X][i b[ga]b]ghYf`]a
5a`hi bX`Vf]b[h`VYfY]hg`Y]bY`[Yk]ggY`:`Ø\fi b[gYfZU\ fi b[`a]h`
J YfYbU`<i VYfhž`6Ui a]b]ghYf]bž`i bX`FYYa`5`UVU`!F UXcj Ubž
A]b]ghYf]b`ZØf`k]fhgW\UZh]W\Y`Ni gUa a YbUfVY]hi bX`9bhk]W`i b[ž
g]bX`X]Y`Y]bn][Yb`J YfhfYhYf`XYf`; YbYfUh]cb`M]a`? UV]bYhh`VYhc`b`h`
X]Y`A`Åf_]gW\Y`5``[Ya`Y]bY`NY]hi b[`

Gcn]U`Y`i bX`k]fhgW\UZh`]W\Y`GW\k`Yfdi`b`_hY

8 Yf`bYi`Y`?cU`h]cbgj YfhfU[`g]Y\`h`Ua`V]h]ØgY`D`ÀbY`j cf"9g`k]fX
Y]bY`; UfUb]h]Y`ZØf`XUg`F`YbhYbb]j YUi`j cb`(`,`DfcnYbh`V]g`&\$`%`

[YgYhn`Wk`ZYgh[Y`Y[hž`k cVY]`X]Y`A ØhhYffYbhY`Ui g[Yk Y]hYhi bX
 XUg`6Øf[Yf[Y`X`i bhYf`j YfgWk`ÄfZHyb`A]hk]f`_i b[gdZ]Wk`hYb`ghY`Yb
 gc`""`8Yf`ni a`HY]`i a ghf]hhYbY` <Y]ni b[g[[YgYhn`gc`"Xi fWk`Y]b
 ZYI]V`YfYg; YVÄi XYYbYf[]Y[YgYhn`YfgYhnh`k YfXYbž`XUg
 j YfgWk]YXYbY`HYWk`bc`c []Yb`Y]bVYn]Y`h`gc`X]Y`K`YVgY]hY
 XYi hgWk`UbX"XY"

8YbbcWk`V`Y]Vh`X]Y`GD8`X]Y`Xca]b]YfYbXY`?fUZh]a
 6i bXYg`Ui g`U`h`Hfcm`Y]bYg[Yf]b[YfYb`Gh]a a YbUbhY]`g]j cb
 %* ž (`DfcnYbh`_cbhfc``]Yfh]g]Y`ØVYf`nk Y]`8f]hhY`XYg
 6i bXYg`Ui g`U`hg""8]Yg`ghY`h]a`?cbhfUgh`ni f`i b]cbž`X]Y`Y]bYb
 Gh]a a YbUbhY]`j cb`&, ž) `DfcnYbh`YffY]Wk`h`U`h`ä`?UV]bYhh]g]bX
 ((`DfcnYbh`XYf`DcghYb`a]h: fUi Yb`VYgYhnhž`k Ä`fYbX`XYf
 : fUi YbUbhY]`]a`6i bXYghU[`bi f`Yhk U`Y]b`8f]hhY`VYhfÄ[h`ZØ`fh
 X]Y`A`Äf`_]gWk`Y`5``[Ya`Y]bY`Ui`Z"

8]Y`Dc`h]_`XYf`bYi Yb`6i bXYgfY []Yfi b[`k]fX`ni XYa` [YdfÄ[h]j cb
 XYa`6YghfYVYbž`XUg`5gm`fYWk`h`b]Wk`h`ni`i`bhYf[fUVYb`i`bX
 [`Y]Wk`nY]h][`U`Y`fYWk`hgghUUh]`Wk`Yb`A]hhY``[Y[Yb`]ffY[i`ÄfY
 A] [fUh]cb`Y]bni`gYhnYb``: cfhgWk`f]hhY`]b`X]YgYb`6YfY]Wk`Yb`k`YfXYb
]b`XYb`_ca`a`YbXYb`A`cbUHYb`Yfk`UfhYhž`k`Ä`fYbX`X]Y`F`Y []Yfi b[
 g]Wk`Xi`fWk`Y]bY`J]Y`nU`b`Yi`Yf`<YfUi`gZc`fXYfi`b[Yb`bUj] []YfYb
 a`i`gg"

8YhU]`g	
Cfh	8cbUi YgWk]b[Ybž8Yi hgWk`UbX
Ei Y`Yb	<ul style="list-style-type: none"> • k k k "a Un!cb`bY"XY • k k k "a cf[Ybdcgh"XY • k k k "XYi hgWk`UbX"XY

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