

J Yf_Y\fgW\ Ucg]b'?']Y`.'GhUi k Ufbi b[Yb
i bX`i bZU``\c hgdchg`Ua`'%"`A U]°

9fZU\ fYb`G]Y`X]Y`U_hi Y``Yb`J Yf_Y\fg`U[Y`]b'?']Y`Ua
%&"\$) "&\$&) ž`Y]bgW\`]Y»`]W\`GhUi k Ufbi b[Yb`i bX
I bZU``VYf]W\hYb`Ui Z`5i hcVU\bYb`"

?]Y`ž`8Yi hgW\`UbX`!`8]Y`J Yf_Y\fgg]hi Uh]cb`]b'?']Y`i bX
I a [YVi b[`]gh`U_hi Y``ghUf`_j cb`6Ui ghY``Yb`i bX`i bZÄ``Yb
VYhfcZZYb`"B UW\`ϕZcfa Uh]cbYb`j cb`_b!cb`]bY`"XY`ghUi Yb`g]W\`X]Y
GhfU» Yb`]bgVYgcbXYfY`Ui Z`5i hcVU\bYb`k]Y`XYf`5+ž`5&\$ž`5&%ž
5&%\$`i bX`5&%)`gck]Y`Ui Z`a Y\ fYfYb`6i bXYgghfU» Yb`]b`XYf
FY[]cb`"

8Yf`5857`VYcVUW\hYh`]bgVYgcbXYfY`\Äi Z][Y`GhUi g`Ui Z`XYf`5%
i bX`5+ž`X]Y`g]W\`VYgcbXYfg`ni`hci`f]gh]gW\Yb`Ghc» nY]hYb
VYa Yf`VUf`a UW\Yb`"9]b`VY`UbbhYg`B UXY`Ò\`f`]gh`XYf`H\YcXcf!
<Yi gg!F]b[`]b'?']Y`ž`XUg`VYgcbXYfg`]a`6Yfi Zgj Yf_Y\`f`ni
9b[dÄggYb`ZØ\fh`"5i W\`]b`FYbXgVi f[`_ca`a`hYg`\Äi Z][`ni
GhUi i b[Ybž`j cf`U`Ya`j cf`XYa`? UbU`hi bbY`gck]Y`Ui Z`XYf`6++
i bX`5&%\$`"8]Y`5+`]gh`VYgcbXYfg`]a`6YfY]W\`XYf`F UXYf
<cW\vfØW_Y`UbZÄ``][`ZØf`GhUi gž`k Ä\ fYbX`X]Y`6&\$`'nk]gW\Yb
FYbXgVi f[`i bX`9W_YfbZØfXY`gck]Y`X]Y`6&\$`*`]b`6UX`GY[YVYf[
YVYbZU`g`fY[Y`a`Ä»][`VYhfcZZYb`g]bX`"

I bZU``[YZU\ fYb`i bX`Gdf]hdfY]gY

ϕ`?']Y`g]bX`i bZÄ``Y`cZi`Ub`ghUf`_ZfYei Ybh]YfhYb`GhfU» Yb`k]Y`XYa
K`U`Xk]YgYb`fYi`ni`bX`XYf`? U]ghfU» Y`ni`j`YfnY]W\`bYb`"8Yf
H\YcXcf!<Yi gg!F]b[`[`]h`ni`XYa`U`g`<chgdch`ZØf`I bZÄ``Y`"5i Z`XYb
5i hcVU\bYb`YfY][bYb`g]W\`\Äi Z][`I bZÄ``Y`Ua`6cfXYg\c`a`Yf
8fY]YW`f5&%)`#5+Ł`i bX`]b`6UX`GY[YVYf[`f6&\$`*`ž`6(`&Ł`"

9]bY`5bU`mgY`XYf`Gdf]hdFY]gY`nY][hž`XUgg`X]YgY`]b`GW`Ygk][!
 <c`ghY]b`]a`XYi hgW`UbXk Y]hYb`8i fW`gW`b]hh`Y[Ybž`a`]h
 5i gbU`a`Y`XYg`?fY]gYg`GY[YVYf[ž`k`c`X]Y`DfY]gY
 ØVYfXi fW`gW`b]hh]W``cW`g]bX`"K`Å`fYbX`_Y]bY`XYf`Gh`XhY`]b
 GW`Ygk][!<c`ghY]b`l`a`k`Y`hncbYb`U`hž`ghUa`a`Yb`X]Y
 JYf`_Y`fgXUhYb`j`cb`Hca`Hca`ž`X]Y`Ui`Z;`DG!8UhYb`j`cb`A`j`]cbYb
 9bX[Yf`hYb`VUg]YfYb`i`bX`U`Y`ZØbZ`A`]bi`hYb`U`_hi`U`]g]Yfh`k`YfXYb`"

l`a`X]Y`U`_hi`Y`Y`JYf`_Y`fg`U[Y`]b`8Yi hgW`UbX`i`bX`9i fcdU`VYggYf
 Y]bni`gW`hYbž`V]YhYh`X]Y`GY]hY`ghUi`a`Y`XYf!`_UfhY`"XY`Y]bY
 9W`hY]h]GhUi`_UfhY`Ubž`X]Y`Ui`Z;`cc[`Y!8UhYb`ni`fØW`[`fY]Zh`"8]Y
 GhUi`a`Y`Xi`b[Yb`g]bX`Ui`W`a`cV]`UVfi`ZUfž`i`bX`Yg`k`YfXYb`H]ddg
 ni`f`GhfYggj`Yfa`Y]Xi`b[`]a`GhUi`i`[Y[YVYbž`XUfi`bhYf`XUg`6]`XYb`j`cb
 FYhi`b[g[UgYb`i`bX`XUg`:`fY]\`U`hYb`j`cb`GhUbXghfY]ZYb`ZØf
 FYhi`b[gZU`fnYi`[Y`"

8YhU]`g	
J`c`f`ZU``	JYf`_Y`fgi`bZU``
C`f`h	?]Y`ž`8Yi`hgW`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> • k`k`k`"_`b!`c`b`b`Y`"XY • k`k`k`"ghUi`a`Y`XYf!`_UfhY`"XY

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