

' \$"\$\$\$ '9i fc 'ZØf '? U]gYfg`Ui hYfbg`ZfY]Y
? i `hi fgnYbY` ' >Yhnh`VYk YfVYb` °

? U]gYfg`Ui hYfb`ZØfXYfh'a]h' '\$"\$\$\$ '9i fc 'X]Y`ZfY]Y
? i `hi fgnYbY`&\$&) "'5bhfÀ[Y`g]bX`UV`gcZcfh'a Ò[`]W` ' ` ðZcg
XUni ` \]Yf"



? U]gYfg`Ui hYfbž'8Yi hgW`UbX`! '8Yf`ghÀXh]gWY`< Ui g\U`h`&\$&)
]b`? U]gYfg`Ui hYfb`k i fXY`[YbY\`a] [hž`k Ug`X]Y`_i `hi fY`Y
@UbXgW`UZh`XYf`GhUXh`Yf\`YV`]W`ZØfXYfb`k]fX`" ` ðg[YgUa`high\`Yb
' '\$"\$\$\$ '9i fc 'ZØf`X]Y`l bhYfghØhni b[`j`cb`Dfc`Y`_hYb`XYf`ZfY]Yb
? i `hi fgnYbY`ni f`J`YfZØ[i b["'8]Yg`ghY`h`Y]bY`5i ZgfcW`_i b[`XYf
: ÒfXYfa]hh`i a`%\$"\$\$\$ '9i fc`ja`J`Yf[`Y]W`ni a`J`cf`U`f`XUf`
6Øf[Yfa`Y]ghYf`i bX`? i `hi fXYnYfbYbh`A`UbZfYX`GW`i`n`i`bhYfghf]W`
X]Y`nYbhfU`Y`F`c`Y`XYf`ZfY]Yb`? i `hi fgnYbY`ZØf`XUg`ghÀXh]gWY`
? i `hi f`YVYb`"

5V`gcZcfh`_ÒbbYb`d`f]j`UhY`? i `hi fj`YfUbghU`hYf`5bhfÀ[Y`ZØf`b]W`h
_ca`a`Yfn]Y`Y`J`YfUbghU`hi`b[Yb`ghY`Ybž`X]Y`c`bY`ÒZZYbh]W`Y
Ni`k`YbXi`b[`b]W`h`fYU`]g]Yfh`k`YfXYb`_ÒbbYb`"5i`W`

?ccdYfUh]cbgdfc_Y_hY`XYg`FYZYfUHyg`?i`hi`f`a`]h`ZfY]Yb
dfcZYgg]cbY`Yb`?ØbghYfb`Ui`g`?U]gYfg`Ui`hYfb`gck`]Y`Øfh]WXYb
; fi`ddYb`i`bX`JYfY]bYb`g]bX`ZØfXYfZÅ\][`"5bhfÅ[`Y`Ui`Z`:`ØfXYfi`b[
_ØbbYb`VYeI`Ya`dYf`9!A`U]`Ub`_i`hi`f4`_U]gYfg`Ui`hYfb`XY
[`YgYbXYh`k`YfXYb`"8YhU]`YfhY`ϕZcfa`Uh]cbYb`g]bX`Ui`Z`XYf
cZZ]n]Y`Yb`<ca`YdU[`Y`XYf`GhUXh`j`YfZØ[`VUfž`k`Ug`hfUbgdUfYbhYb
Ni`[`Ub[`ni`XYb`:`ØfXYfa`Ø[`]W_X]hYb`gW`UZZh"

5i`gk`Y]hi`b[`XYf`:`ØfXYfa`Ø[`]W_X]hYb

Ni`gÅhn`]W`ni`f`:`ØfXYfi`b[`]b`?U]gYfg`Ui`hYfb`k`YfXYb`]a`F`U`a`Yb
XYg`6i`bXYgdfc[`fUa`a`g`5`Yf"@UbX`ni`gUa`a`Yb[`YghU`hYb`"
Ghfi`_hi`fYb`ghÅf`_Yb`"Ui`W`?i`hi`fj`cf`UVYb`]a`"ÅbX`]W`Yb`F`Ui`a
j`cb`F`Y]b`UbX!DZU`n[`YZØfXYfh`"8]YgYg`Dfc[`fUa`a`g]Y`hY]bY
nk`Y]d`Ug][`Y`:`ØfXYfghfi`_hi`fj`cf`"ϕ`XYf`9b`hk`]W`i`b[`gd`UgY
_ØbbYb`V]g`ni`(`\$\$\$`9i`fc`dfc`HfÅ[`Yfž`j`c`ghÅbX][`j`ca`6i`bX
Z]b`Ub`n]Yfhž`VY`Ub`hfU[`h`k`YfXYb`"ϕ`XYf`I`a`gY`hni`b[`gd`UgY`ghY`Yb
V]g`ni`%ž`A`]cbYb`9i`fc`dfc`FY[`]cb`ni`f`J`YfZØ[`i`b[`ž`a`]hY]b`Ya
:`ØfXYf`Ub`hY]`j`cb`V]g`ni`-\$`i`Xi`fW`XYb`6i`bX"

8]Y`:`ØfXYfi`b[`]n]Y`h`XUf`Ui`Z`UVž`VY`hY][`i`b[`gcf]Y`bh]Y`fhY
?i`hi`fj`cf`UVYb`k`]Y`?i`hi`fb`Y`h`k`Yf`_Y`i`bX`:`Ygh]j`U`g`ni`Y`b`hk`]W`_Y`b
i`bX`i`a`ni`gY`h`n`Yb`"ϕg[`YgUa`h`gc`Yb`V]g`ni`U`W`h`HfÅ[`Yf`Ui`g
ghfi`_hi`fg`W`k`U`W`Yb`"ÅbX`]W`Yb`?fY]gYb`Yfb`Ub`b`h`k`YfXYb`ž`k`c`VY]
a`]b`XY`ghY`bg`j`]Yf`Ui`g`X]YgYb`FY[`]cbYb`ghUa`a`Yb`a`ØggYb`"
5bhfU[`gVYfY`W`h][`h`g]bX[`Ya`Y]bb`Ø`hn][`Y`HfÅ[`Yf`Ui`g`XYb`6YfY]W`Yb
?i`hi`fž`d`c`h]g`W`Yf`6]Xi`b[`]i`bX`FY[`]cb`U`Y`b`hk`]W`i`b[`"
ϕ`hYfY`ggY`bg`VY`_i`bXi`b[`Yb`_ØbbYb`V]g`ni`a`&-`"GY`dh`Ya`VYf
Y]b[`YfY]W`h`k`YfXYb"

J`]Y`ZÅ`h][`Y`:`ØfXYf`dfc[`fUa`a`Y`]b`F`Y]b`UbX! DZU`n

9f[`ÅbnYbX`V]Y`hYb`X]Y`Ghfi`_hi`fZØfXYfi`b[`Yb`j`cb`F`Y]b`UbX!DZU`n
j`]Y`ZÅ`h][`Y`A`Ø[`]W_X]hYb`ni`f`I`bhYfgh`Ø`hni`b[`]a`_i`hi`fY`Yb
6YfY]W`"9g`k`YfXYb`Dfc`Y`h`i`bX`]bgh]hi`h]cbY`Y`:`ØfXYfi`b[`Yb`]b
8]gn]d`]bYb`k`]Y`Gcn]c`_i`hi`fž`H`Y`UhYfž`A`i`g]_i`bX`6]XYbXY`?i`bgh

Ub[YVchYb"9]bf]W\hi b[Yb:k]Y`XUg`H\YUhYf`?cV`Ybn`i bX
j YfgW\]YXYbY`H\YUhYf`]b`A U]bn`i bX`Hf]Yf`dfcZ]h]YfYb`j cb`X]YgYb
: ÒfXYfi b[Yb"

Ni XYa` []Vh`Yg`gdYn]Y`Y`5bgdfYW\ dUfhbYf`ZØf` ðhYfYgg]YfhYž`X]Y
a Y\ f`ØVYf`X]Y` : ÒfXYfa Ò[`]W\ _Y]hYb`YfZU\ fYb`a ÒW\hYbž
VY]gd]Y`gk Y]gY`7Ufc`]b`K`]`g\Ui`g`ZØf`_ca`a`i`bU`Y`?i`hi`fdfc`Y`_hY
i`bX`k`Y]hYfY`?cbhU`hdYfgcbYb`ZØf`gdYn]Z]gW\Y`Dfc[fUa`a`Y`"8]Y
6YfY]hghY`i`b[`X]YgYf`i`bhYfghØhni`b[`ghÅf`h`X]Y`_i`hi`fY`Y
8]j`Yfg]hÅhi`bX`ZØfXYfh`_fYUh]j`Y`Dfc`Y`_hY`]bbYf\U`V`XYf`F`Y` []cb"

8]Y`j`Y`ZÅ`h][Yb`5bgÅhnY`XYf` : ÒfXYfi b[`]b`?U]gYfg`Ui`hYfb`i`bX
XUfØVYf`\]bUi`g`g]bX`Y]b`_`UfYf` ðX]_Uhc`f`ZØf`XUg`9b[U[Ya`Ybh`XYf
GhUXhi`bX`XYg`@UbXYgž`XUg`_i`hi`fY`Y`@YVYb`Y`VYbX][`ni`Yf\U`hYb
i`bX`Ui`gni`VUi`Yb"

: Øf`k`Y]hYfY` ðZcfa`Uh]cbYb`ØVYf`X]Y` : ÒfXYfi b[`]b`?U]gYfg`Ui`hYfbž
VYgi`W\Yb`G]Y`f\Y]bdZU`n"XY"8YhU]`g`ni`U`bXYgk`Y]hYb
Dfc[fUa`a`Yb`Z]bXYb`G]Y`Ui`Z`_i`hi`f`UbX"f`d"XY`i`bX`UXX"f`d"XY"

8YhU]`g	
J`c`f`ZU`^`	G`c`b`g`h][`Y`g`
C`f`h`	?`U]gYfg`Ui`hYfbž`8`Yi`hgW\`UbX`
E`i`Y`Y`b`	<ul style="list-style-type: none">• k`k`k`"f\Y]bdZU`n"XY`• _i`hi`f`UbX"f`d"XY`• UXX"f`d"XY`

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