

5 U`Ybg`@i ZhgWxi hnfÄi a Y. `B Yi Y`D`ÀbY
ni a `GWxi hn`bUWx`XYa `I _fU]bY!`? f]Y[

⊕`5U`Yb`k YfXYb`@i ZhgWxi hnfÄi a Y`Ui g`XYa `?U`hYb`?f]Y[
bYi `X]g_i h]Yfhž`VYX]b[h`Xi fWx`U_hi Y``Y`g]WxYf\Y]hgd c`h]gWxY
<YfUi gZcfXYfi b[Yb"



5 U`Ybž`8Yi hgWx`UbX`!`⊕`5U`Yb`a Y`fYb`g]Wx`X]Y`, VYf`Y[i b[Yb
ni f`FYU_hj]Yfi b[`j cb`@i ZhgWxi hnfÄi a Ybž`Y]bY`H\Ya Uh]_ž`X]Y`gY]h
XYa `I _fU]bY!`? f]Y[`Ub`6YXYi hi b[`I [Yk cbbYb`\Uh"8Yf`?cbZ]_h
nY][hY]bXfØW`]Wx`X]Y`F`Y`Y] Ubn`j cb`GWxi hnfÄi a Yb`Ui ž`X]Y
k `À`fYbX`XYg`Nk Y]hYb`K Y`h_f]Y[g`Ub`j]Y`Yb`C fhYbž`Y]bgWx`]Y» `]Wx
5 U`Ybž`Yff]Wx`hY`h`k i fXYb" <]YfVY]`_Ubb`XUg`@UbXfUhgUa h`V]g`Ub[
_Y]bY`5b[UVYb`ni f`5bnU\`i bX`i b_h]cbgZÀ\][_Y]h`XYf`U_hi Y``Yb
GWxi hnfÄi a Y`a UWxYbž`bUWxXYa `U`Y`k `À`fYbX`XYg`?U`hYb`?f]Y[Yg
YI]gh]YfYbXYb`GWxi hnfÄi a Y`&\$+\$`cZZ]n]Y``Yb`hk]Xa Y`h`k i fXYb"8Yf
Ni ghUbX`XYf`bcWx`j cf\UbXYbYb`ÖZYbh]WxYb`GWxi hnfÄi a Y`k]fX
ni XYa `j ca `6i bXYgUa h`ZØf`6Yj Ò`_Yfi b[ggWxi hn`i bX
?UhUghfcd\Yb\`]ZY`[YdfØZh"

⊕g[YgUa hig]bX`j]b`8Yi hgW`UbX`j cb`i fgdfØb[`]W`&\$\$\$
ÖZYbh]W`Yb`G`W`i hnf`Ä`i a`Yb`bi f`bcW`) +- `ØVf][`[YV`]YVYbž`X]Y
Yhk U` (, \$"\$\$\$\$`D`Ä`h`Y`V]YhYb"

8]Y `; YgW]W`hY`XYf`5 U`YbYf

@i ZhgW`i hnghc``Yb

GhUXhUfW`j] Uf`8`f"; Ycf[`: Yi YfVUW`VYgW`Ä`Zh][hig]W`a`]h`XYf
; YgW]W`hY`XYf`5 U`YbYf`@i ZhgW`i hnghc``Ybž`X]Y`UV`< YfVgh`%- ((Yff]W`hY`h`k`i`f`XYb`"8]YgY`Ghc``Ybž`c`Zh]j`cb`Nk`Ub[gUfVY]hYfb`i`bX
: fUi`Yb`[YVUi`hž`_ca`a`i`b]n]YfhYb`a`]h`UbXYfYb`G`W`i hnf`Ä`i a`Yb`i`bX
k`i`f`XYb`U`b`UW` ; fUX`XYf` ; YZ`Ä`f`Xi`b` [[Ybi`hnh`"8`Yf
<]fgW`VUW`ghc``Yb`i`bX`XYf` : UVYf`!`Xi`!` : Ui`f`!`Ghc``Yb`k`UfYb`X]Y`Ua
a`Y]ghYb`ZfYe`i`Ybh]YfhYb`G`W`i hnf`Ä`i a`Y`"@YhnhYfYf`k`Uf`ZØf`XYb
G`W`i`hn`j`cb`Yhk`U`%\$) \$`A`YbgW`Yb`_cbn]d]Yfh"

⊕`5df]`%- () `gi`W`hYb`j`j]Y`Y`5U`YbYf`]b`X]YgYb`Ghc``Yb`G`W`i`hn`j`cf
@i`ZhU`b[f]ZYb`"8`Yf`%+"`5df]`%- () `a`Uf_]YfhY`Y]bYb`XfUa`Uh]gW`Yb
HU[`]b`XYf` ; YgW]W`hY`XYf`GhUXhž`U`g`Y]b`Zc`[YbgW`k`YfYf
6ca`VYbUb[f]Z`ghUhhZUbX`"5U`Yb`k`i`f`XY`Ub`gW`Y]Y»YbX`Ua` `&'`"i`bX
&(`"5df]`%- () `j`cb`XYb`5a`Yf_]UbYfb`VYgYhnh`"B`UW`XYa` `?`f]Y[
YXcW`k`i`f`XYb`X]Y`Ghc``Yb`U`g`i`bg]W`Yf`YfUW`hY`h`i`bX`]YfY
Ni`[Äb[Y`[YgdFYb[hž`k`Ug`ni`]\fYf`k`Y]h[Y\YbXYb`NYfghØfi`b[
9bXY`XYf`%- (\$Yf`Ä`fY`ZØ`fhY"

J Yf[`Y]W`a`]h`XYb`NYfghØfi`b[Yb`]b`XYf

I`_fU]bY

8]Y`9fZU\fi`b[Yb`5U`Ybg`g]bX`ja` `?`cbhYI`h`XYg`Nk`Y]hYb`K`Y`h`_f]Y[g
b]W`h]gc`Yfh`⊕`XYf`I`_fU]bY`Yf`YVhYb`j`j]Y`Y`GhÄ`X`hY`Ä`\b`]W`Y
NYfghØfi`b[Yb`i`bX`J`Yf`i`ghY`"Nk`]gW`Yb`%- (%i`bX`%- ((`)hYb
[fc»Y`GhÄ`X`hY`k`j]Y`?`]Yk`ž`7`Uf_]k`i`bX`A`Uf]i`dc`i`bhYf`a`Ugg]j`Yb
5b[f]ZYb`"?`]Yk`k`i`f`XY`a`Y`f`ZUW`Y`Y`Zh][`i`a`_Äa`d`Zhi`bX`Yf`YVhY
X]Y`[fUi`gUa`Y`9fa`cfXi`b[`j`cb`" ` "++%`ž`XYb`]bbYf`U`V`j`cb`bi`f` *
Ghi`bXYb`Xi`fW`X]Y`9]bgUhm[fi`ddY`7`]a`GYdhYa`VYf`%- (%"Y`\b`]W`Y
Yf[]b[`Yg`7`Uf_]k`ž`k`c`gW`Ä`hni`b[gk`Y]gY`+\$`i` `XYf` ; YVÄi`XY
nYfghØfh`k`i`f`XYb`i`bX`nY`\bhUi`gYbXY`N]j`]]ghYb`U`g`Nk`Ub[gUfVY]hYf

XYdcfhjYfh'k i fXYb"

A Uf]i dc`žY]bY`k Y]hYfY`GhUXh`ja `: c_`i g`XYg`?f]Y[Ygž`k i fXY`j cb
XYf`K Y`fa UW`h`j cb`%- (%`V]g`%- (` `VYgYhnh`<]Yf`_Ua Yb`Yhk U
&) "\$\$\$`ØX]gW`Y`A YbgW`Yb`i a g`@VYbž`i bX`bi f`bcW`i ,) "\$\$\$
A YbgW`Yb`YVhYb`9bXY`%- (` `]b`XYf`GhUXh`8Yf`K]YXYfUi ZVUi
bUW`i`%- () `YfZc`[hY`ja `ghU`]b]gh]gW`Yb`Gh]ž`XcW`X]Y`GW`UhhYb`XYf
?f]Y[gnYfghØfi b[`g]bX`V]g`Yi hY`gdØfVUf"

I a `g]W`j cf`@ ZhUb[f]ZYb`ni `gW`ØhYbž`k i fXYb`@ ZhgW`i hn`Y`Yf
d`Ub]Yfh`8]YgY`F`Ai a Y`Yfa Ø[`]W`hYb` `k Ybb`Ui W`c`Zi]b
i bni fY]W`YbXYa `A U» ghUV` `Y]bYb`[Yk]ggYb`GW`i hm`ZØf`N]j `]`ghYb`
æ `; Y[YbgUhn`ni `Y][Ybg`Yff]W`hYhYb`6i b`_Yfb`g]bX
@ ZhgW`i hn`Y`Yf`HY]`j cb`VYghY`YbXYb`; YV`Ai XYb`i bX`Åi Z[
`Y]W`hYf`ni [`Ab[`]W`"G]Y`k i fXYb`]b`K c`b`Åi gYfbž`GW`i `Yb`i bX
JYfk U`hi b[g[YV`Ai XYb`]a d`Ya Ybh]Yfhi bX`g]bX`Y]b`k]W`h][Yg
FY`_h`XYf`?f]Y[gUfW`]hY`_hi f`XYf`XUa U`][Yb`NY]h"

5_hi Y`V`Y]Vhi b`_Ufž`cV`U`Y`VYUVg]W`h][hYb`@ ZhgW`i hnghc`Yb`]b
5U`Yb`i bX`K UggYfU`Z]b[Yb`hUhg`ÅW`]W`j c`YbXYh`k i fXYb`
I bg]W`YfY` , VYf`]YZYfi b[Yb`i bX`HY]nYfghØfi b[Yb`k YfZYb`: fU[Yb
Ui Zž`j cf`U`Ya `]b`5bVYhfUW`h`XYf`A Ø[`]W`_Y]hž`XUgg`Y]b][Y`X]YgYf
Ghc`Yb`bi b`Y]bYf`bYi Yb`Bi hni b[`ni [YZØ`fh`k YfXYb`_ØbbhYbž`i a
XYf`j Yf`ÅbXYfhYb`G]W`Yf`Y]hg`U[Y`F`YW`bi b[`ni `hfU[Yb`"

8]Y`F`ØW`VYg]bbi b[`Ui Z`@ ZhgW`i hnf`Ai a Yž`X]Y`k `Å`fYbX`XYf
bUh]cbU`gc`n]U`]gh]gW`Yb`NY]h`ni f`J`YfhY]X][i b[`XYf
N]j `]VYj Ø`_Yfi b[`YfVUi h`k i fXYbž`VY`Yi W`hYh`gck c`X]Y
[Y[Ybk `Åfh][Yb`<YfUi gZcfXYfi b[Yb`U`g`Ui W`X]Y`@Y`fYb`Ui g`XYf
JYf[Ub[Yb`Y]h"

K Y]hYfY` ðZcfa Uh]cbYb`ni `XYb`5U`YbYf`@ ZhgW`i hnghc`Yb`]bXYb
g]W`VY]`XYf`**GW`k `ÅV]gW`Yb`Dc ghž`XYhU]`fY]W`Y`5bU`mgYb`ni f`
; YgW`]W`hY`XYf`i`_fU]bY`]a `Nk Y]hYb`K`Y`h`f]Y[`VY]`XYf`**K`Y`h`i`bX`
i a ZUggYbXY`9f`Åi hYfi b[Yb`ni `@ ZhgW`i hn`Y`Yfb`Ui Z`K]_]dYX]U`
K]_]dYX]U`"****

8YhU]`g	
C fh	5U`Ybž'8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "gW k UYV]gW Y!d cgh"XY • k k k "k Y`h"XY • XY"k]_]dYX]U"cf[

6Ygi WYb`G]Y`i bg`Ui Z.`b!U["bYh