

9f`Ub [Yb `]b `5i Zfi \ f. `J YfÀb [gh][hY `? UhnY j cf`H]Yf\Y]a `Ui g[YgYhnh`

⊕`9f`Ub [Yb`k i fXYb`a Y\fyfY`? UhnYb`Ui g[YgYhnh`
H]YfgW∅hnYf`gi WYb`<]bk Y]gY`ni `XYfYb`<Yf_i bZhi bX
; Ygi bX\Y]hgni ghUbX"



9f`Ub [Ybž`8Yi hgW`UbX`!`⊕`XYf`j Yf[Ub[YbYb`K cWY
YfY][bYhb`g]W`U`Ufa]YfYbXY`J cfZ`Y`j cf`XYa `H]Yf\Y]a
9f`Ub [Ybž`U`g[`Y]W`a Y\fyfY`? UhnYb`Ui g[YgYhnh`k i fXYb`"8]Y
YfghY`? UhnY`k i fXY`]b`XYf`BUW`h`Ui Z`GUa ghU[ž`XYb`&("A U]`&\$&) ž
j cf`XYa `H]Yf\Y]a `YbhXYW`h"9]b`A]hUfVY]hYf`ZUbX`XUg
j YfÀb [gh][hY`H]Yf`ni Z`À`][ž`U`g`Yf`j cb`Y]bYa `5i » YbX]Ybgh
ni f∅W`_Ua " , VYf`XYb` ; Ygi bX\Y]hgni ghUbX`XYf`? UhnYž`X]Y
ZfYi bX`]W`Ui Z`XYb`A]hUfVY]hYf`fYU[]YfhYž`VYghY\Yb`YXcW`[fc» Y
6YXYb`_Ybž`gcXUgg`h]YfÀfnh`]W`Y`i bhYfgi W`i b[Yb`bchk YbX][`g]bX`
8Yf`J cfZU`k]fZi: fU[Yb`Ui Zž`XU`_Y]bYf`Y]`⊕`Zcfa Uh]cbYb`cXYf
<]bk Y]gY`ni f`<Yf_i bZi`XYg`H]YfYg`\]bhYf`UggYb`k i fXYb`" I bg]gh
i bj YfghÀbX`]W`ž`k Ufi a `A YbgW`Yb`H]YfY`Ui ggYhnYbž`XYbb`k]f
V]Yhb`]a a Yf`<]ZY`Ub ž`Ài » YfhY`g]W`X]Y`H]Yf\Y]a !GdfYW`Yf]b

@Ui fU`@Y [fUX]`VYgcf[h]b`Y]bYa `6Yf]W`hj cb`]b: fUb_Yb"

Bi f`k Yb][Y`HU[Y`gd`hYfz]b`XYf`B UW`h`Ui Z`GcbbhU[ž`k i fXYb
YfbYi h`XfY]? UhnYb`j cf`XYa`H]Yf\Y]a`UV[YgYhnh"8]YgY`? UhnYb
gW]YbYb`]b`VYggYfYa`Ni ghUbX`ni`gY]bž`k UfYb`YXcW`YVYbZU`g
j Yf`Àb[gh][h"8 Ug`H]Yf\Y]a`dYfgcbU`nY][hY`g]W`ZUggi b[g`cg`i bX
VYhcbhY`X]Y`i bZ`À\][_Y]hž`H]YfY`VY]`XYb`U`_hi Y`Yb`b]YXf][Yb
HYa`dYfUhi fYb`Y]bZUW`Ui gni`gYhnYb"K]Y`VYf]W`hYhj cb`
B c f X V U m Y f bž[UV`Yg`Ui W`X`Yf`_Y]bY`Zcfa`Uh]cbYb`ni`XYb
H]YfYbž`i bX`X]Y`A`hUfVY]hYf`V]hYb`X]Y`6Yj`Ò`_Yfi b[`i a`<]bk Y]gYž
X]Y`i bhYf`XYf`HY`YZcbbi a`a`Yf`\$`-`%`%&\$`++` ,` ,`[Ya`Y`XYh`k YfXYb
_`ÒbbYb"

K UW`gYbXY`Gcf[Yb`i a`Ui`g[YgYhnhY`H]YfY

8]YgY`J cfZ`À`Y`g]bX`HY]`Y]bYg`[fÒ»YfYb`DfcV`Ya`gž`XUg`g]W`]b
j]Y`Yb`HY]`Yb`8Yi`hgW`UbXg`UVnY]W`bYh" H]Yf\Y]a`Yb`k]fX
VYf]W`hYhž`XUgg`X]Y`NU\`XYf`Ui`g[YgYhnhYb`<Ui`gh]YfY`ghYh][
ni`b]a`a`h"Z`j]Y`Yb`i: À`Yb`k YfXYb`H]YfY`b]W`h`X]fY`_h]b`H]Yf\Y]a`Y
[YVfUW`hž`gcbXYfb`]b`K`À`XYfbž`Ub`F`Ughgh`hYb`cXYf`Ui`Z
DUF`d`À`hnYb`ni`fØW`[Y`UggYb" @Ui`h`Y]bYa`6Yf]W`hj cb`J =>F
D: C H 9 B`ghY][h`X]YgY`DfcV`Ya`Uh]`VYgcbXYfg`ni`f`i`f`Ui`VgnY]hž`XU
j]Y`Y`<U`hYf`ØVYfZcfXYfhY`<Ui`gh]YfY`U`g`@Ugh`Ya`dZ]bXYb"8]YgY`[]`h
]bgVYgcbXYfY`ZØf`ž`b[\i`bXYž`X]Y`k`À`fYbX`XYf`7cfc`bU!DUbXYa`jY
U`g`VY[Y`f`hY`<Ui`gh]YfY`cb`]bY`Yfk`cfVYb`k`i`fXYb`i`bX`bi`b`\`Ài`Z][
U`g`b]W`h`a`Y`f`[Yk`c`h`UV[Y[YVYb`k`YfXYb"

8]Y`g`W`c`W_]YfYbXYb`NU\`Yb`g]bX`U`Ufa`jYfYbX`8Yf`<Ua`Vi`f[Yf
H]YfgW`i`hnj`YfY]b`n`À`hY]a`i`ž`b]`&\$&%`VYfY]hg`\i`bXYfh
Ui`g[YgYhnhY`<Y]a`h]YfY`]b`i`bX`i`a`<Ua`Vi`f["5i`W`VY]i`bg`]b
9f`Ub[Yb`]gh`X]Y`G]hi`Uh]cb`b]W`h`UbXYfgž`i`bX`X]Y
H]Yf\Y]a`a`hUfVY]hYf`g]bX`VYgcf[hž`XUgg`X]Y`? UdUn]h`hg[fYbnYb
VU`X`YffY]W`h`gY]b`_`ÒbbhYb"i`a`XYa`Yb`h[Y[Ybni`k]f_Ybž`ZcfXYfh
XYf`6i`bXYgfUh`Y]bY`Y]b`Y]h]W`Y`? Yb`bnY]W`bi`b[g!`i`bX
F`Y[]ghf]Yfi`b[gdZ]W`h`ZØf`<i`bXY`i`bX`? UhnYb"8]YgY`A`U»`b`U`a`Y
_`ÒbbhY`b]W`h`bi`f`ni`f`F`YXi`_h]cb`Ui`g[YgYhnhYf`H]YfY`VY]hU[Ybž
gcbXYfb`Ui`W`X]Y`F`ØW`j`YfZc`[VUf`_Y]h`VY]`H]Yfei`À`YfY]j`YfVYggYfb
i`bX`X]Y`i`Ygi`bX`Y]h`XYf`H]YfY`Yf\`Ò`Yb"

H]YfgW\ØhYf`UddY``]YfYb`Ub`X]Y`J`YfUbhk`cfh]W\Ybž`\]Yf`gW\by``Yf
 ni`\"UbXY`b\"`>XYf`_Ubb`<]`ZY`UbV]YhYb/Yg`[`]Vh`a`a`Yf
 5`hYfbUh]j`Yb`ni`a`5i`ggYhnYb`ž`VYhcbh`@Y[`fUX]ž`k`À`fYbX`X]Y
 6Yj`Ò`_Yfi`b[`Ui`Z[`Yfi`ZYb`k`]fXž`Ui`Za`Yf_gUa`ni`gY]b`i`bX`VY]
 J`YfXUW\h`Ui`Z`H]Yfj`Yf`UggYbgW\UZhYb`gcZcfhni`\"UbXY`b`"

8YhU]`g	
J`c`f`ZU``	H]YfgW\i`hn
C`f`h	9f`Ub[`Ybž`8Yi`hgW\`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> • k`k`k`"j]bZfUb_Yb"XY • k`k`k`"bcfXVUmYfb"XY • k`k`k`"j]Yf!dZchYb"XY

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