

? i `hi f_Ua dZ]b`6Yf`]b. `K YX`!K]`gcb
ØVYfb]a a h`bUW\ `7\]U`cg`F ØW_hf]hh`

æY`7\]U`c`hfUh`bUW\ `?f]h]_`Ub`?Øfni b[Yb`]a `?i `hi fVYfY]W\
U`g`?i `hi fgYbUhc`f`ni fØW`"GUfU\`K YX`!K]`gcb`ØVYfb]a a h
gY]b`5a h"



@Y]dn][Yf`GhfU» Y`) (ž`%\$%+`6Yf`]bž`8Yi hgW\`UbX`!`æY`7\]U`c
\ Uh`gY]bYb`F ØW_hf]hh`U`g`?i `hi fgYbUhc`f`j cb`6Yf`]b`Yf`_`Äfhž
bUW\XYa `Yf`a]h`a Ugg]j Yf`?f]h]_`Ub`XYb`<Ui g\U`hg_Øfni b[Yb`]a
?i `hi fVYfY]W\`_cbZfcbh]Yfh`k i fXY`"8]Y`GW\cW_k Y`Yb`gY]bYf
9bhgW\Y]Xi b[`k UfYb`b]W\h`bi f`]b`XYf`dc`]h]gW\Yb`@UbXgW\UZh`ni
gdØfYbž`gcbXYfb`Ui W\`]b`XYf`YVYbX][Yb`?i `hi fgnYbY`6Yf`]bg"
GY]b`F ØW_hf]hh`k i fXY`Xi fW\`Y]bY`k ØhYbXY`FYU_h]cb`XYf
?i `hi fgW\UZYbXYb`Ui g[Y`Øghž`X]Y`[Y[Yb`X]Y`[Yd`UbhYb
9]bgdUfi b[Yb`]a `?i `hi fYhUh`dfchYgh]YfhYb`"7\]U`c`k Uf`gY]h`5df`
&\$&`']a `5a h`i bX`gU\`g]W\`ni bY\`a YbX`XYa `Jcfk i fZ`Ui g[YgYmhž
XYb`8]U`c[`a]h`XYf`?i `hi fgnYbY`ni `j YfbUW\`Ägg][Yb`"GY]bY
BUW\Zc`[Yf]bž`GUfU\`K YX`!K]`gcbž`X]Y`ni j cf
?i `hi fghUUhgY`_fYhÄf]b`k Ufž`\UhY`g]W\`VYfY]hg`i bhYf`7\]U`c

X]ghUbn]Yfh'i bX`\\Yfj cf[Y\\cVYbž'XUgg'Yg'Ub`Y]bYa`YWXhYb
5i ghUi gW`a]h'XYb`?i`hi fgW UZZYbXYb`[YZY\\`h`UVY"8]Yg`gh
VYgcbXYfg'VYXYb_]WžXU`6Yf`b`U`g`_i`hi fY`Yg`NYbhfi a`[]h`

8Yf`FY[]YfYbXY`6Øf[Yfa`Y]ghYf`?U]`K`Y[bYf`f78I`Ł`cVhY`X]Y
9fbYbbi b[]j cb`K`YX`!K`]`gcb`ni`f`bYi`Yb`?i`hi fgYbUhc]b`i`bX
VYhc`bhYž'XUgg`g]Y`X]Y`<YfUi`gZcfXYfi`b[Yb`XYg`FYggc`fhg`[i`h
_YbbY"K`YX`!K`]`gcb`gY`Vgh`Vf]b[h`Y]bY`Ub[`Å`f][Y`9fZU`fi`b[]b
XYf`?i`hi fj`Yfk`U`hi`b[`a`]hž`i`bhYf`UbXYfYa`U`g`FY`_hc]b`XYf
<cW`gW`i`Y`ZØf`A`i`g]_<Ubbg`9]g`Yf`]b`6Yf`]b`G]Y`\\Uh`X]Y`5i`Z[UVYž
X]Y`\\c`\\Y`E`i`U`]h`h`X`Yf`?i`hi`fY]b]W`hi`b[Yb`]b`6Yf`]b
Ui`ZfYW`hni`Yf`\\U`hYbž`k`Å`fYbX`XYf`GYbUh`]a`j`Yf[Ub[YbYb`\\f`
XfUgh]gW`Y`?Øfni`b[Yb`]a`@UbXYg`\\Ui`g`\\U`h`VYgW`cgg"9g`g]bX
ni`XYa`k`Y]hYfY`9]bgdUfi`b[Yb`ZØf`&\$&*`i`bX`&\$&+`[Yd`Ubhž`k`Ug
X]Y`Gcf[Yb`ØVYf`X]Y`Ni`_i`bZi`XYf`?i`hi`f`UbXgW`UZhj`Yfgh`Å`f`h`

9]bgdUfi b[Yb`i`bX`Dfc`hY`ghY

@Ui`h`6Yf]W`hYb`gc`"XYf`?i`hi`fYhUh`]bg[YgUa`h`i`a`%'`\$`A`j`"cbYb
9i`fc`fYXi`n]Yfh`k`YfXYbž`k`Ug`Yhk`U`%&`i`XYg`[YgUa`hYb
?i`hi`f`\\Ui`g`\\U`hg`Yb`hgd]W`h"8]YgY`9]bgdUfi`b[Yb`n]Y`Yb`i`bhYf
UbXYfYa`X]fY`_h`Ui`ZYhUV`]YfhY`≠gh]hi`h]cbYb`i`bX`Dfc[fUa`a`Y`UVž
XUfi`bhYf`XUg`K`Yf`_Vi`bXUfW`j]`A`i`gYi`a`XYf`8]b[Y`ž`XUg`a`]h
Y]bYf`?Øfni`b[]j`cb`&)`%`\$`\$`\$`9i`fc`fYW`bYb`a`i`gg"9]b`F`ØW`_Ub[
j`cb`&\$`i`_`ÖbbhY`dchYbn]Y`"5fVY]hgd`Å`hnY`[YZÅ`fXYb`i`bX
Dfc[fUa`a`Y`ZØf`?]bXYf`i`bX`ž`[YbX`]W`Y`Yf`\\YV`]W`Y]bgW`f`Å`b`_Yb`"

?ØbghYf`i`bX`?i`hi`fgW UZZYbXY`VYZØfW`hYbž'XUgg`X]YgY
9]bgdUfi`b[Yb`b]W`h`bi`f`X]Y`Gi`VghUbn`XYf`6Yf`]bYf`?i`hi`f
[YZÅ`fXYbž`gcbXYfb`Ui`W`]bhYfbUh]cbU`Y`HU`YbhY`j`YfhY]VYb
_ÖbbhYb"G`YVUgh]Ub`B`cfXa`Ubbž`≠hYbXUbhXYg`?cbnYfh`\\Ui`gYgž
Åi`»YfhY`6YXYb`_Yb`ØVYf`X]Y`5i`gk`]f`_i`b[Yb`Ui`Z]bbcj`Uh]j`Y
_i`hi`fY`"5b[YVchY"≠a`]hhYb`X]YgYf`8]g`_i`gg]cbYb`ZcfXYfh`XYf
FY[]YfYbXY`6Øf[Yfa`Y]ghYf`K`Y[bYf`X]Y`?i`bghgnYbY`Ui`Zž`a`Y`\\f
9][Yb]b]h]Uh]j`Y`ni`Yf[fY]ZYbž`i`a`]`\\fY`F`Y`Y]`Ubn`i`bX`Z]bUbn]Y`"Y
GhUV`]h`h`ni`g]W`Yfb`"

8Yf`5i`gV`]W`_

8]Y`DfchYghY`[Y[Yb`X]Y`?Øfni b[Yb`k UfYb`Ui hi bX`]bhYbg]j ži bX
X]Y`5bhk cfhXYg`bYi Yb`?i`hi fgYbUhcfg`k]fX`YbhgWXY]XYbX`XUZØf
gY]bžk]Y`g]W`XUg`?`]a U`nk]gWXYb`XYf`Dc`]h]_`i bX`XYf`?i`hi fgnYbY
Ybhk]W_Y`b`k]fX`K YX`!K]`gcb`Uhg]W`VYfY]hg`_`Uf`dcg]h]cb]Yfh
i bX`g]Y`h`Yg`U`g`Y]bY`]\fYf`< Ui dhUi Z[UVYb`Ubž`Y]bYb`YW`hYb
8]U`c[`a]h`XYb`?i`hi fgW`UZZYbXYb`ni`]b]h]]YfYb`" Æ f`9]bhf]hh]b`XUg
5a`h`k]fX`j`cb`j]Y`Yb`U`g`7`UbW`[YgY`Ybž`X]Y`Ub[YgdUbbhYb
6Yn]Y`i b[Yb`nk]gWXYb`XYf`Dc`]h]_`i bX`XYf`?i bghgnYbY`ni
j YfVYggYfb`i bX`a Ò[`]W`Yfk Y]gY`X]Y`UbghY`YbXYb`9]bgdUfi b[Yb
ni`ØVYfXYb`_Yb`"

8]Y`b`ÅW`ghYb`A`cbUhY`k YfXYb`YbhgWXY]XYbX`gY]bž`i a`ni
VYcVUW`hYbž`cV`Yg`XYf`bYi Yb`?i`hi fgYbUhc]b`[Y`]b[hž`XYb
bch`k YbX][Yb`8]U`c[`Yfni ghY`Yb`i bX`[`Y]W`nY]h][`X]Y`_fYUh]j Yb
i bX`_i`hi fY`Yb`K YfhY`6Yf`]bg`ni`gW`ØhnYb`"7`]\U`cž`XYf`ni`Yhnh
Ui W`U`g`a Ò[`]W`Yf`?i`hi fghUUhga`]b]ghYf`Ui Z`6i bXYgYVYbY`]a
; YgdF`ÅW`k Ufž`U`h`k Å`fYbX`gY]bYf`5a`hgnY]h`Y]bYb`gW`k]Yf][Yb
?i fg]b`Y]bYa`c`bY`]\b`Ub[YgdUbbhYb`Z]bUbn]Y`Yb`l a`Z`X
[Yk`Å`hž`k Ug`Y`hnh]W`ni`gY]bYf`5VYfi Z`b[`ZØ`fhY`"8]Y`6Yf`]bYf
?i`hi fgnYbY`c`Zž`XUgg`i bhYf`K YX`!K]`gcb`bYi Y`æ`di`gY`[YgYhnh
k YfXYbž`i a`X]Y`_i`hi fY`Y`æYb]h]Å`h`XYf`< Ui dhghUXh`ni`VYk U`fYb`"

8YhU]`g	
J`c`f`ZU``	Gcbgh][Yg
I`fgUWXY	Z]bUbn]Y`Y`9b[d`ÄggY
C`fh	@Y]dn][Yf`GhfU» Y`) (ž`%\$%`%+`6Yf`]bž 8Yi`hgW`UbX
GW`UXYb`]b`	&) %\$ \$ \$
E`i`Y`Y`Yb	<ul style="list-style-type: none"> • k k k "fVV&("XY • k k k "nY]h"XY • k k k "hU[YggW`Ui "XY

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