

F mUbU]f!A UgW\ ]bY` ]b`A Ya a ]b[ Yb.  
B ch`UbXi b[ `VY]`Ghi fa ž'a Y\ fYfY  
J Yf`YhnhY°

F mUbU]f!: `i [ `j cb`6Yf` ]b`bUW`A U]`UbX`a i gg`k Y[ Yb  
l bk YhhYf` ]b`A Ya a ]b[ Yb`bch`UbXYb`/bYi b`J Yf`YhnhYž  
XUfi bhYf`Y]b`?`Y]b\_]bX"

A Ya a ]b[ Ybž`8Yi hgW\ `UbX`!`9]bY`F mUbU]f!DUggU[ ]Yfa UgW\ ]bY  
Ui ZXYa`K Y[ `j cb`6Yf` ]b`bUW`A U]`UbX`[ Yf]Yh`Ua` ) " ' † b] '\$&)  
k Å\ fYbX`Y]bYg`\YZh][ Yb`l bk YhhYfg` ]b`6UmYfb` ]b`Yf\YV`]WXY  
Hi fVi `YbnYb`"8]Y`A UgW\ ]bY`k Uf`[ Ynk i b[ Ybž`i bd`Uba` Å» ][ `Ua  
: `i [ \UZyb`A Ya a ]b[ Yb`]a`l bhYfU``[ Åi`ni`UbXYb`"K ]Y`  
**GÅW g]gWXY`VYf]W\hYhž`k i fXYb`VY]`X]YgYf`G]WXYf\Y]hg`UbXi b[  
]bg[ YgUa`h`bYi b`XYf`%, )` `b`gUggYb`j Yf`Yhnhž`XUfi bhYf`UW`h  
DUggU[ ]YfY`i bX`Y]b`7fYk`!A ]h[ `]YX"**

8fY]`XYf`J Yf`YhnhYb`a i gghYb` ]b`Y]b`? fUb`\_Yb` \Ui`g`hfUbgdcfh]Yfh  
k YfXYb`" < ]Yfi bhYf`VYZUbX`g]W\`Y]b`nk Y]`Å\ f][ Yg`? ]bX`a ]h  
DfY`i b[ Ybž`Y]bY`: fUi`a ]h`Y]bYf`? cdZd`Uhnk i bXY`gck ]Y`Y]bY  
k Y]hYfY`DUggU[ ]Yf]bž`X]Y`ØVYf`F`ØW`YbgW`a YfnYb`\_`U[ hY`"8]Y  
DUggU[ ]YfY`k UfYb`k Å\ fYbX`XYg`GYfj ]YfYbg`XYf`GdY]gYb`[ Y[ Yb  
X]Y`?UV]bYbXYW`\_Y`[ YgW\`Yi XYfh`k cfXYbž`k Ug`X]Y`GW`k YfY`XYf  
J Yf`Yhni b[ Yb`Yf`\_`Åfh`"8 Ug`@ ZhUa`h`GØXVUmYfb`[ YbY`a ]][ hY  
\_Y]bYb`K Y]hYfZi [ ž`gc`XUgg`F mUbU]f`6i ggY`ZØf`X]Y`K Y]hYffY]gY`XYf  
DUggU[ ]YfY`cf[ Ub]g]YfhYb`"8]Y`5]f` ]bY`k Uf`ni`X]YgYf`NY]h`ni bÅW`gh  
ZØf`5bZfU[ Yb`b]W\`h`YffY]W\`Vufž`k ]Y`X]Y`**Gd]Y[ Y`VYf]W\`hYh`**

? cbhYI h`ni f`: `i [ g]W\ Yf\ Y]h

8]YgY`J cfZÅ`Y`j YfXYi h]W\Yb`Y]ba`U`a Y\ f`X]Y  
< YfUi gZcfXYfi b[ Ybž`a ]h`XYbYb`X]Y`@ ZhZU`fhVfUbW\Y`\_cbZfcbh]Yfh

]gh" `a `:U\`f`&\$&) ` [ UV`Yg`VYfY]hg`a Y`fYfY`g][ b]Z]\_Ub`hY`9fY][ b]ggYž  
 X]Y`X]Y`6YXYi hi b[ ` [ YgUa`a`Y`hYf`:`i [ XUHyb`i`bhYfghf]WXYb" `@Ui`h`  
 :` `][ \hfUXUf`g]bX`gc`WXY`8UHyb`YbhgWXY]XYbX`Z0f`X]Y`5i`Z`Àfi`b[  
 j`cb`i`bZ`À`Yb`i`bX`ni`f`J`YfVYggYfi`b[ `XYf`:`i [ g]WXYf\Y]h" `9]b  
 VYXYi`hYbXYg`6Y]gd]Y`k`Uf`X]Y`A`]X!5]f!`?`c`g]cb`nk`]gWXYb  
 5a`Yf]WUb`9U[ `Y`:`i][ \h)`'` (&`i`bX`Y]bYa` `i`G`5fa`m`<i`VgW`fUi`VYfž  
 VY]`XYf`U`Y`\*`+`+`b`gUggYb`XYg`:`i [ nYi [ g`i`bX`XfY]`Gc`XUHyb`]a  
 <i`VgW`fUi`VYf`ghUfVYb"

K`]W`h][ Y`+`Zcfa`Uh]cbYb`k`YfXYb`j`cb`XYb`gc[ YbUbbhYb  
 G`W`k`UfnYb`6cl`Yb` ` [ YgUa`a`Y`hž`X]Y`<`0\`Yž;`YgW`k`]bX][ ` \_Y]hž  
 GhYi`Yf`\_ca`a`UbXcg`i`bX`X]Y`?`ca`a`i`b]\_Uh]cb`]a` `7cW`\_d]h  
 ZYgh\`U`hYb" `8]YgY`5i`ZnY]W`bi`b[ Yb`g]bX`i`bYf`Àgg`]W`Z0f`X]Y  
 5bU`mgY`j`cb`i`bZ`À`Yb`i`bX`X]Y` `a`d`Ya`Ybh]Yfi`b[ `j`cb  
 G]WXYf\Y]hga`U`bU\`a`Yb" `BYVYb`XYa` `hfU[ ]gWXYb`J`cfZU`a`]h`XYf  
 F`mUbU]f!`A`UgW`]bY`nY][ Yb`Ui`W`UbXYfY`9fY][ b]ggY`XYg`U\`fYg  
 &\$&) `X]Y`8f]b[ `]W`\_Y]hž`X]Y`G]WXYf\Y]hgghUbXUfXg`]b`XYf`@`ZhZU\`fh  
 gh`ÀbX][ `ni` `0VYfk`UWXYb`i`bX`ni` `j`YfVYggYfb"

:`0f`X]Y`+`gUggYb`XYf`F`mUbU]f!`A`UgW`]bY`]gh`X]Y`9fZU\`fi`b[ `gck`c`\`  
 hfUi`a`Uh]gW`U`g`Ui`W`gW`a`Yfn\`UZhž`i`bX`g]Y`ghY\`h`Yi`Ya`d`Uf]gW  
 Z0f`X]Y` ;`YZU\`fYbž`X]Y`a`]h`XYa` `:`Y[ Yb`j`YfVi`bXYb`g]bXž  
 ]bgVYgcbXYfY`VY]`Yi`hfYa`Yb`K`YhhYfVYX]b[ `i`b[ Yb" `8]Y  
 ;`YgWXY\`b]ggY`Ua` `:`i [ \UZyb`A`Ya`a`]b[ Yb`a`UWXYb`YfbYi`h  
 XYi`h]W`ž`XUgg`G]WXYf\Y]h]b`XYf`@`ZhZU\`fh`cVYfghY`Df]cf]h`Ah`\`UVYb  
 a`i`gg"

8YhU]`g	
J`c`f`ZU`a`	B`c`h`ZU`a`
I`f`g`U`W`X`Y`	I`b`k`Y`h`h`Y`f`
C`f`h`	A`Y`a`a`]b[ Ybž`8Yi`hgW`U`b`X`
J`Y`f`Y`h`h`Y`	-
E`i`Y`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"gUYW`g]gWXY`XY`</li> <li>• k`k`k`"gd]Y[ Y`"XY`</li> <li>• Z][ \hfUXUf"Z][ \hg`</li> </ul>

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