

; YghØh`B Yi ghUXh`fB cggYŁ. `5i gghY``i b[
ni a `&') !`À\ f][Yb `ž V]`Ài a `YfÒZZbYh°

@UbXhU[`6fUbXYbVi f[`YfÒZZbYh`Ua `; " ' & \$ &) `Y]bY
: cmYfUi gghY``i b[`ØVYf`XUg`<Ui dh!`i bX`@UbX[YghØh
BYi ghUXh`fB cggYŁ" `9]bhf]hh`ZfY]"



BYi ghUXh`fB cggYŁž`8Yi hgWŁ`UbX`!`5a `; " ' & \$ &) `k]fX`ja
: cmYf`XYg`6fUbXYbVi f[]gWŁYb`@UbXhU[g`Y]bY`VYgcbXYfY
5i gghY``i b[`YfÒZZbYhž`X]Y`X]Y`Ub[Y`HfUX]h]cb`XYg
6fUbXYbVi f[]gWŁYb`<Ui dh!`i bX`@UbX[YghØhg`BYi ghUXh`fB cggYŁ
ZY]Yfh`! bhYf`XYa `A chhc` Ni a `6YghYb`XYg`@UbXYg` `8Ug
6fUbXYbVi f[]gWŁY`<Ui dh!`i bX`@UbX[YghØh]a `GdUbbi b[gZY`X`XYf
NY]h`nY][h`X]Y`5i gghY``i b[`gdUbbYbXY`9]bV`]W_Y`]b`X]Y
&') !`À\ f][Y; YgWŁ]WŁhY`XYf`DZYfXYni WŁh]b`XYf`FY []cb"
<]ghcf]gWŁY`9! dcbUhYž`C f][]bU`Xc_i a YbhY`i bX`]bhYfU_h]j Y
`bZcghU]cbYb`UXYb`X]Y`6Ygi WŁYf`Y]bž`a Y`f`ØVYf`X]Y`9bhk]W_`i b[
i bX`X]Y`6YXYi hi b[`XYg; YghØhg`ni `YfZU`fYb"
8]Y`9fÒZZbi b[`k]fX`Xi fWŁ`X]Y`@UbXhU[gdf`Åg]XYbh]b`DfcZ`8f`! `f`_Y
@]YXh_Y`j`c`nc[Ybž`[YZc`[hij`cb`Y]bYf; Ygdf`ÅWŁgfi bXY`a`]h

bUa \UZhYb`J`YfhfYhYfb`Ui`g`XYf`DZYfXYVfUbWkYž`XUfi`bhYf`; fY[cf
6YmYfž`GhUUhggY_fYhÀf`]a`A`]b]ghYf]i`a`ZØf`@UbX!`i`bX
9fbÀ\fi`b[`gk`]fhgWkUZhž`8f`<`Ybb]b[`:`fYj`Yfhž`@UbXghU``a`Y]ghYfž
i`bX`J`c`_Yf`K`i`ZZž`b]h]Uhc`f`XYg`B`Yi`ghÀXhYf`DZYfXYgca`a`Yfg`"
A`c`XYf]Yfh`k`]fX`X]YgY`F`i`bXY`j`cb`8f`"7Ufc`]b`DZUbbY!C`Yfhk`]Wkž`X]Y
U`g`; YgWkÀZhgzØ\`fYf]b`XYg`; YghØhg`Z`b[`]Yfh`A`i`g]_U`]gWk`i`a`fU\`a`h
k`]fX`X]Y`J`YfUbghU`hi`b[`j`cb`XYf`J`]c`cb`Wk``]gh]b`ž`]Y`5i`Yf`Ui`g
7`chVi`g"

K`Ug`Yfk`UfhYh`X]Y`6Ygi`WkYf3`8]Y`5i`gghY``i`b[`]ghj`ca`-`"ž`]V]g
ni`a`("GYdhYa`VYf`&\$&)`k`À\`fYbX`XYf`^2`Zbi`b[`gnY]hYb`XYg
@UbXhU[`Ygž`k`Yf_hU[`g]j`cb`,`V]g`%,`i`\fž`ni`VYg]Wk]h[`Yb`"8Yf
9]bhf]h`]gh`ZfY]ž`Y]bY`j`cf\`Yf][`Y`5ba`Y`Xi`b[`]gh`b]Wk`h`Yf`ZcfXYf`Wk`"
8]YgY`; Y`Y[`Yb\`Y]h`gc``hYb`g]Wk`DZYfXYZfYi`bXY`i`bX`b`hYfYgg]YfhY
b]Wk`h`Yb`h[`Y\`Yb`"UggYbž`i`a`X]Y`\]ghc`f]gWkY`6YXYi`hi`b[`]XYg
; YghØhg`\`Ui`hbU\`ni`Yf`YVYb"

9]bY`VYY]bXfi`W_YbXY`HfUX]h]cb

8`Ug`6fUbXYbVi`f[`]gWkY`<`Ui`dh!`i`bX`@UbX[`YghØh`B`Yi`ghUXh`fB`cggYŁ
]gh`b]Wk`h`bi`f`Y]b`NYb`hfi`a`XYf`DZYfXYni`Wk`hž`gcbXYfb`Ui`Wk`Y]b`C`fhž
Ub`XYa`X]Y`?`i`hi`f`i`bX`<`]ghc`f]Y`XYf`DZYfXY\`U`hi`b[``YVYbX][`k`]fX`"
5i`ZØVYf`(`%\$`<`Y_hUf`YfghfYW_h]g]Wk`XUg`; Y`ÀbXYž`XUg`]b
_`Ugg]n]gh]gWkYf`5fWk]hY`_hi`f`YfVUi`h`k`i`fXY`"6Ygi`WkYf`_ØbbYb`g]Wk
Ui`Z:`Ø\`fi`b[`Yb`ZfYi`Ybž`X]Y`9]bV`]W_Y`]b`X]Y`; YgWk]Wk`hY`i`bX`XUg
U_hi`Y``Y`; YgWkY\`Yb`XYg`; YghØhg`[`Yk`À\`fYb`"8Uni`k`YfXYb`Ui`Wk
?`i`hgWkZU\`fhYb`Ub[`YV`chYbž`X]Y`a`]h`Y]bYa`[`Ya`Øh]WkYb`5i`gV`]W_
Ui`ZX]Y`k`Y]h`Ài`Z][`Y`@UbXgWkUZh`Y]b\`Yf[`Y\`Yb"

9]b`VYgcbXYfYg`<][`\`][`\h`]gh`X]Y`A`Ø[`]Wk_Y]hž`i`f`Ui`V`a`]h`XYa
Y][`YbYb`DZYfX`ni`a`UWkYb`"8`<]YfZØf`V]YhYh`XUg`; YghØh`_ca`ZcfhUV`Y
:`Yf]Ybk`c\`bi`b[`Yb`Ubž`X]Y`gdYn]Y``Ui`Z`DZYfXYZfYi`bXY
Ui`g[`Yf]Wk`hY`h`g]bX`"8]Y`DfY]gY`ZØf`X]Y`,`VYfbUWk`hi`b[`]VY[`]bbYb`VY]
&)`ž`\$`\$`d`f`c`B`UWk`h`ZØf`Nk`Y!`i`bX`8fY]VYh`m]a`a`Yf`i`bX`")`ž`\$`\$`ZØf
X]Y`9]bnY`VY`Y[`i`b[`]fgc`ZYfb`j`YfZØ[`VUfŁ"

A`Y`\`fk`YfhY`ZØf`DZYfXY`]YV\`UVYf

8 Ug`<Ui dh[YghØh]gh`b]W`h`bi f`U`g`5i gV]`Xi b[ggh`h`h`Y`ZØf
 DZYfXYk]fhY`VY`_Ubbhž`gcbXYfb`Ui W`U`g`NYbhfi a`ZØf`X]Y`Ni W`h
 j`cb`HfU`_Y`bYfb`i bX`X]Y`5i gV]`Xi b[`bUW`_`Ugg]gW`Yb
 ; fi bXg`h`h`Yb`" `b`XYb`Y`h`h`Yb`h`f`Yb`_`c`b`b`h`Yb`X]Y` ; YghØh`Y`]a`a`Yf
 k]YXYf`a`]h`g`d`c`f`h`]W`Yb`9fZc`[Yb`Ui Zg]W`Ui Za`Yf`_gUa` `a`UW`Ybž
 Yhk`U`VY]`XYf`K`U`h`ni`a` `5i gV]`Xi b[gVYhf]YV`XYg`h`f`Yg` `Xi fW`
 XYb`6Yfi ZgfY]hYfj`YfVUbX`"8]Y`Ui g[YnY]W`bYh`Y`Ni`gUa`a`YbUfVY]h
 a`]h`YfZU`f`YbYb`f`YghUi`fU`h`c`f`Yb`i`bX` ; UW`VYhf]YVYb`gcf[h`XU`ZØfž
 XUgg`XYf`W`Ufa`Ubh`Y`7`UfU`_h`Yf`XYg` ; YghØhg`Yf`U`h`Yb`V`Y]Vh`"8]Y
 i`a`ZUggYbXY`DZY[Y`i`bX`9f`U`h`i`b[`XYf`XYb`_a`U`[YgW`Ø`h`h`Yb
 ; YV`h`i`XY`i`bX`XYf`h`]gh`c`f`]gW`Yb`DUf`_Ub`U`[Y`g]bX`Y]b`k`Y]hYfYf
 6Yk`Y]g`ZØf`XUg`9b[U[Ya`Yb`h`XYf`6YhfY]VYfž`gck`c`h`ZØf`X]Y
 [YgW`]W`h`]W`Yb`5gdY`_h`Y`U`g`Ui`W`ZØf`X]Y`cdh]a`U`Y`J`Yfgcf[i`b[
 XYf`DZYfXY`"

K`Yf`U`gc`Ui`Z`XYf`Gi`W`Y`b`UW`Y`]bYa` `C`fh`]ghž`XYf`b]W`h`bi`f`fY]W`
 Ub` ; YgW`]W`h`Y`]ghž`gcbXYfb`Ui`W`U`_h]j` `]b`XYf`a`cXYfbYb
 DZYfXYni`W`h`i`bX` `Ui`gV]`Xi`b[`k`]f`_hž`gc`h`Y`Y]bYb`6Ygi`W`]a
 6fUbXYbVi`f[]gW`Yb`<Ui`dh`i`bX`@UbX[YghØh`B`Yi`ghUXh`f`B`cggYŁ`]b
 9fk`h`[i`b[`n]Y`Yb`" <]Yf[]Vh`Yg`b]W`h`bi`f`Yhk`Ug`ZØf`X]Y`5i`[Ybž
 gcbXYfb`Ui`W`ZØf`X]Y`GYY`Y`Y`XYg`DZYfXYZfYi`bXYg`"

8YhU]`g	
C`fh	B`Yi`ghUXh`f`B`cggYŁ`ž`8`Yi`hgW`U`b`X
E`i`Y`Y`b	<ul style="list-style-type: none"> • k`k`k`" `UbXhU["VfUbXYbVi`f["XY • k`k`k`"dZYfXY`UbX! VfUbXYbVi`f["XY • k`k`k`"[i`hgUZZY`XY"XY

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