

K Y`dYbk U\ ``&\$&) . 'K Yf'k]fX`XYf`bYi Y
< i bXYgdfYWX Yf`]a `l W_Yfa Uf_3

9fZU\ fYb`G]Y`U`Yg`ØVYf`X]Y`K U\ ``XYg`< i bXYgdfÅg]XYbhYb
&\$&) `]b`XYf`l W_Yfa Uf_`i bX`XYb`gdUbbYbXYb
: chck YhhVYk YfV`ZØf`< i bXY`]YV\UVYf`



l W_Yfa Uf_ž`8Yi hgWX`UbX`!`9]b`ZfØ\`]WX Yg`6Y`Yb`gWX U`h`Xi fWX
X]Y`GhfU» Yb`j cb`?`Òbž`XYbb`X]Y`VYj`cfghY\`YbXYb`K U\`Yb`ni a
< i bXYgdfÅg]XYbhYb`&\$&) `gcf[Yb`ZØf`[fc» Y`5i ZFY[i b[``>XYf
< i bXYVYg]hnYf`]b`XYf`FY[]cb`\Uh`bi b`X]Y`A`Ò[`]WX_Y]hž`gY]bYb
j]YfVY]b][Yb`@YV`]b[`]bg`FYbbYb`i a`XYb`H]hY`ni`gWX]W_Yb``K]Y
XYf`**BcfX_i f]Yf`VYf]WX`hYhž`k YfXYb`X]Y`?`UbX]XUhYb`Ui`Z`Y]bYf
gdYn]Y`Yb`K YVgY]hY`j cf[YghY`h``8cfh`_Ubb`a`Ub`g]WX`Ui`WX`ØVYf
XYb`6Yk YfVi b[gdfcnYgg`]bZcfa`]YfYb``8]Y`K U\``]gh`a`Y\`f`U`g`bi`f
Y]b`GdU» /Yg`]gh`Y]bY`7\`UbWX`ž`XUg`Y][YbY`<`Ui`gh]Yf`]bg
F`Ua`dYb`]WX`hni`ghY`Yb`**

9]b`VYgcbXYfYg`<][\`][\`h`X]YgYg`K YhhVYk YfVg`]gh`XYf
: chck YhhVYk YfVž`XYf`bcWX`V]g`ni a`&+``†` `]`&\$&) ``Ài`Zh`

<i bXY\U`hYf'g]bX`Yfn`]W`Y]b[Y`UXYbž]\fY`dY`n][Yb` : fYi bXY`U`g
?UbX]XUHYb`j`cfn`i`gW`U[Ybž`k`cVY]`Yg`Y[U`]ghž`Ui`g`k`Y`W`Yf`F`UggY
g]Y`ghUa`a`Yb`cXYf`k`Y`W`Yb`5i`gV]`Xi`b[gghUbX`g]Y` \UVYb`"8]Y
5bZcfXYfi`b[Yb`g]bX`g]a`dY` : B`Ua`Yž`5`hYfž`F`UggY`i`bX`Y]bY`_i`fnY
6YgW`fY]Vi`b[`XYg`<i bXYg`a`ØggYb`Ub[Y[YVYb`k`YfXYb`"K`Yf`g]W`
b]W`h`Ui`ZX]Y`K`YVgY]hY`VY[YVYb`a`ØW`hYž`_Ubb`Ui`W`ØVYf`Y]bYb
E`F!7cXY`cXYf`dYf`Dcgh`hY]`bY\`a`Ybž`gcXUgg`YXYf`X]Y` ; Y`Y[Yb`Y]h
\Uhž`a`]hni`a`UW`Yb`"

8]Y`DfY]gY`i`bX`5bfY]nY

8]Y`GdUbbi`b[`ghY][hž`XYbb`X]Y` ; Yk`]bbYf`XØfZYb`g]W``Ui`Z`hc`Y`
DfY]gY`ZfYi`Yb`"8Yf`\ØW`ghXc]YfhY`DcghYb`]gh`Y]b`dYfgc`bU`g]YfhYg
<i bXYni`VY`\Øf`]a` `K`Yfh]`cb`%\$\$`9i`fc`"8cW``Ui`W`ZØf`U`Y`
HY]`bY\`a`Yf`[]Vh`Yg`Y]bYb`5bfY]n.`9]bYb`F`UVUhh[i`hgW`Y]b`ØVYf`&)
DfcnYbh`ZØf`HUggYbXfi`W`"XY"

<Y]_c`GW`i`nY`i`bX`gY]bY`@YVYbgdUf`hbYf]b` \UVYb`VY]`XYf`K`U`
XYg`<i bXYgdf`Åg]XYbhYb`]fY`[Ub`n`Y][Yb`Y` ; YgW`]W`hY`"
I`fgdf`Øb[`]W`k`c`hYb`X]Y`VY]XYb` `bi`f` `X]Y`b]YX`]W`Yb`K`Y`dYb
Ub`gW`Ui`Ybž`XcW`]fY`<YfnYb`k`i`fXYb`j`cb`Y]bYa`_`Y]bYb`K`Y`dYb
bUa`Ybg` `GU`m` `YfcVYfh`Nk`Y]`A`cbUHY`gd`ÅhYf`nc[`GU`m`VY]`XYf`
: Ua`]`Y`Y]b`i`bX`VYfY]W`Yfh`bi`b`gY]h]`]Yf`X\`fYb`]f`@YVYb`"8]Y
dcg]hj`Yb`9fZU`fi`b[Ybž`X]Y`g]Y`a`]h]\`fYa` <i bX`[Ya`UW`h`\UVYbž`
a`UW`Yb`X]Y`VY]XYb`ni` `Y]XYbgW`UZh]W`Yb`J`YfZYW`hYfb`XYf`<i bXY!
7ca`a`i`b]hm"

8Yf`K`YhhVYk`YfV`]b`[fØ»YfYf`F`i`bXY

9]b`À`b`]W`Yf` : chck`YhhVYk`YfV``Ài`Zh`XYfnY]h`Ui`W``Ui`Z`XYf`
D`UhhZcfa` <i bXY`5`_hi`Y`ž`k`c`XYf`<i bX`XYg`A`cbUhg`ZØf`X`Ubi`Uf`
&\$&(` [Ygi`W`h`k`]fX`<]Yf`_ØbbYb`<i bXY\U`hYf`Y]b`6]`X`Y]bYfY]W`Yb
i`bX`XUVY]`XUg`H`Y`a`U` `I`]\ž`]W` \UV`k`Ug`Ub[YghY`h` `i`a`gYhnYb`"
8]YgYf`K`YhhVYk`YfV`\Uh`YVYbZU`g`gY]bY`gdYn]Y`Yb`9]bYfY]W`nY]hYb
i`bX`5Vgh]a`a`d`UgYbž`i`a`]g]W`Yfni`ghY`Ybž`XUgg`X]Y`VYghYb` : chcg
[Y[Yb`Y]bUbXYf`UbhfYhYb`"

8]Y`[fØ»hY`Ni`gUa`a`Yb`_i`bZ]j`cb`<i bXY`]YV\UVYfb`ZUbX`YXcW`]a

j Yf[Ub[YbYb'>\f'ghUhh"6Y]XYf'J YfUbgU`hi b[' <i bX/`DZYfX`]b
 8cfha i bX`_Ua Yb`b]W`h`k Yb][Yf`U`g`*' "\$\$\$`6Ygi W`Yf`ni`X]YgYf
 Y]bn][Ufh][Yb`?ca V]bUh]cb`Ui g`<i bXY!`i bX`DZYfXYa YggYž`X]Y
 j ca`'+`"V]g`-`"Bcj Ya VYf`&\$&) `ghUhhZUbXž]bZcfa]Yfh`<i bX`i bX
 DZYfX"`, VYf`%\$"\$\$\$`<i bXY`i bX`&+\$`DZYfXY`k UfYb`j YfhfYhYbž
 VY[`Y]hYh]j cb`Y]bYa`Bcbghcd!FU`a Ybdfc[fUa`a žXUg`U`Yg`j cb
 F UggYdfÅgYbhUh]cbYb`V]g`\\]b`ni`A]ha`UW`U`_h]cbYb`VY]b`U`hYhY"

9g`]gh`_`Ufž`X]Y`<i bXY`]YVY`V`Ø`h`ØVYfU``Ui Zž`i bX`X]Y
 VYj cfghY`YbXYb`K U`Yb`ni`a`<i bXYgdfÅg]XYbhYb`&\$&) `g]bX`bi`f
 X]Y`Gd]hnY`XYg`9]gVYf[`g" `A UW`h`Yi W`VYfY]hž`X]Y`DZchYb
 UVni gh]a`a Yb`i bX`Yi fY`@]YV`]b[`Y`]bg`FYbbYb`ni`gW`]W`Yb`°

8YhU]`g	
C fh	I W`Yfa Uf`_ž`8Yi hgW`U`bX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "bcfX`_i f]Yf"XY • k k k "\i bXY!U`_hi Y``"XY • k k k "\i bX!i bX!dZYfX"XY

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