

6c fi gg]U`A ÒbWXYb[`UXVUWX . `F Ug\]WU!
F ØW_ _Y\ f` \Àb[h`j cb` ðU_ i fU`UV`

6c fi gg]U`A ÒbWXYb[`UXVUWX `d`Ubh`HfUbgZYfgž`VYbÒh][h
JYf_Ài ZY`k]Y`j cb` ðU_ i fUž`i a` `F Ug\]WU`ni fØW_ `]b`XY
6i bXYg`][U`ni ` `c`Yb`"



A ÒbWXYb[`UXVUWX ž`8Yi hgWX`UbX`!` ð`XYf`:` i »VU`!6i bXYg`][U
\Uh`6c fi gg]U`A ÒbWXYb[`UXVUWX`XYfnY]h`[fc»Y`D`ÀbYž`XcW`i a
X]YgY`i a ni gYhnYbž`g]bX`g]Y`Ui ZY]bYb`JYf_Ui ZY]bYg`]\fYf`GhUfg
Ub[Yk]YgYb`"@Ui h`XYfk`YghYb`XY`k UfhYb`X]Y`JYfUbk`cfh`]WXYb
XYf`6c fi gg]U`Ui Z`5b[YVchY`ZØf`Gd]Y`Yfž`i a` `Xf]b[YbX`VYbÒh][hY
Z]bUbn]Y`Y`A]hY`ni `U_ei]f]YfYb`"8]Y`5a`V]h]cbYb`XYg`JYfY]bg`g]bX
i b[YVfcWXYbž`hfc`h`VY[fYbnhYf`F`Yggci`fW`b`"

9]b`_cb`fYhYf`?`UbX]XUhž`XYf`X]Y`C`ZYbg]j`fY]\Y`j`Yfgh`Àf`_Yb`_ÒbbhYž
]gh`A`]`ch`F`Ug\]WUž`XYf`VYfY]hg`U`g`Y\Ya`U`][`Yf`6i`bXYg`][`U!Gd]Y`Yf
j`cb`K`YfXYf`6fYa`Yb`VY`_Ubbh]`gh`F`Ug\]WUž`XYf`&\$%,`bUWX
8Yi hgWX`UbX`_Ua`i`bX`]b`%\$\$`Gd]Y`Yb`&+`HcfY`gck`]Y`%-`J`cf`U[`Yb
Yfn]Y`hYž`gd]Y`hY`ni`Y`mh`VY]`B`cfk`]W`7]`hmi`bX`6Yg]_hUg`_ghUbVi`"

Bi b`_ÖbbhY`Y]bY`F ØW__Y`f`]b`X]Y`6i bXYg`][U`VYj c fghY`Ybž
`YXcW` `Åb[h`X]Yg`j c f`U`Ya` `j cb`Y]bYa` `J Yf`_Ui ZXYg`J YfhY]X][Yfg
?c`≠U_i fU`UVž`XYf`YVYbZU`g`]a` `: c_i g`j cb`6cfi gg]U
A ÖbW`Yb[`UXVUW` `ghY`h`

≠hU_i fU`]a` `: c_i g`i bX`gY]bY`J YfV`Y]V!:` fU[Y

@Ui h`hfUb gZYfZYX`"Wc`a` `Y[h`?c`≠U_i fU`XYb`K i bgW`ž`6cfi gg]U
A ÖbW`Yb[`UXVUW` `ni` `j Yf`UggYb`"9]bhfUW`h:` fUb`_Zi fh`nY][h`VYfY]hg
≠hYfYggY`Ub`Y]bYf`J YfdZ]W`hi b[`XYg`&, !`Å`f][Yb`J YfhY]X][Yfg`
8]Y`; `UXVUW`Yf`VYa` Ø`Yb`g]W` `YXcW`ž`≠U_i fU`Xi fW` `Y]bY
J YfhfU[gj Yf`Åb[Yfi b[`ØVYf`XYb`V]g`Yf][Yb`J YfhfU[` `]bUi g`V]g
`b]`&\$`*` `ni` ` `U`hYb`"; YgW`ÅZhgZØ`fYf`Fc`UbX`J]f_i g`nY][h`g]W`
cdh]a`]gh]gW`ž`UVYf`X]Y`A` Ò[`]W`_Y]h[fc`» Yf`5b[YVchY`j cb
bUa` `UZhYb`?`i Vg`Ui g`j YfgW`]YXYbYb`@[Yb`_ÖbbhY`X]Y`G]hi Uh]cb
_ca`d`YI` `a` UW`Yb`"

8 Ug`≠hYfYggY`Ub`≠U_i fU`]gh`b]W`h`bi f`Ui Z`X]Y`6i bXYg`][U
VYgW`fÅb`_h`"HYUa` g`Ui g`9b[`UbX`ž`GdUb]Yb`ž:` fUb`_fY]W` `i bX`XYb
B]YXYf`UbXYb` `UVYb`YVYbZU`g`5i [Y`Ui ZXYb`Gd]Y`Yf`[Yk`cfZYb`
Gc`hY`_Y]bY`9]b][i b[`ØVYf`Y]bY`J YfhfU[gj Yf`Åb[Yfi b[`Yfn]Y`h
k YfXYb`ž`a` i gg`XYf`J YfY]b`V]g`9bXY`XYf`GU]gcb`Y]bY`9bhgW`Y]Xi b[
hfYZZYb`ž`XU`≠U_i fUg`U`hi Y`Yf`J YfhfU[`]a` `b`ÅW`ghYb``Å`f`Ui g`Ài Zh`"

8 Yf`HfUbgZYfa` Uf`_h`&\$&) .`NU` `Yb` `i bX
9bhk`]W`_i b[Yb

≠a` `?cbhYI h`XYg`HfUbgZYfg`i bX`XYf`_ca` a` YbXYb
K`YW`gY`VYk`Y[i b[Yb`]gh`Yg`k`]W`h][ž`X]Y`U` `[Ya` Y]bYb
9bhk`]W`_i b[Yb`]a` `HfUbgZYfa` Uf`_h`XYf`6i bXYg`][U`ni` `VYhfUW`hYb`"
K`]Y`Ui g`hfUbgZYfa` Uf`_h`XY` `Yfj`cf[Y`hž`j`YfnY]W`bYhY`X]Y`@[U`]b
XYf`Ui ZYbXYb`GU]gcb`Yf`YV`]W`Y`HfUbgZYfg`"≠g[YgUa` h`k`i`fXYb
'`&)`bYi`Y`Gd]Y`Yf`j`YfdZ]W`hYhi`bX`'`%\$`Gd]Y`Yf`j`Yf`UggYb`X]Y
?`i Vg`ž`k`Ug`ni` `Y]bYf`; YgUa` hV`]Ubn`j`cb`!`-`%ž`*`%)` `A`]`]cbYb`9i`fc
ZØ`fh`"

? UhY [cf]Y	NU` `Yb
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HfUbgZYf!9]bbU\ a Yb	* - - "\$) - " - - - ' .
HfUbgZYfUi g[UVYb	+ - \$ " * +) "\$\$\$ ' .
6]`Ubn`dfc`J YfY]b	!) "\$, - "+&& ' .

8]YgY`NU\`Ybgd]Y`Y`nY][Ybž`XUgg`X]Y`?`i Vg`hfc`hn`Z]bUbn]Y``Yf
 <YfUi gZcfXYfi b[Yb`U_hj] `g]bX" `6cfi gg]U`A ÒbWYb[`UXVUW`ghY\h
 XUUVY]j cf`XYf`<YfUi gZcfXYfi b[ž`ghfUhY []gW`ni `UbXY`bž`i a `XYa
 7`i V`Y]bY`YfZc`[fY]WY`Ni _i bZ`hni `g]WYfb`i bX`[`Y]W`nY]h][`X]Y
 Z]bUbn]Y``Y ; Ygi bX\Y]h`ni `k U\fyb"

8YhU]`g	
J cfZU``	Gcbgh][Yg
C fh	A ÒbWYb[`UXVUW`ž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> • k k k "XYfk YghYb"XY • k k k "hfUbgZYfZYX"Wta • k k k "hfUbgZYfa Uf_h"XY

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