

Df]bn' < Uffmg' ? Ua dZ' [Y [Yb '6ci `Yj UfX!
DfYggY. '9]b 'XfUa Uh]gW\Yg' ? Ud]hY`°

Df]bn' < UffmgYbXYh'Ua '%) "\$* "&\$&) 'Y]bY'6chgW\UZh'Ub
8Yi hgW\`UbX'i bX'Ài » Yfh'g]W\`ni 'gY]bYa 'fYW\h']W\Yb' ? Ua dZ
[Y [Yb '6ci `Yj UfXnY]hi b [Yb"



8Yi hgW\`UbX' ! 'Df]bn' < Uffm'\ Uh'g]W\`a]h'Y]bYf'6chgW\UZh'Ub`X]Y
A YbgW\Yb']b'8Yi hgW\`UbX' [Yk UbXh'`5b`Àgg']W\`XYg'j cf`_i fnYa
UV [Y\U`hYbYb'9'hYfb []dZY`g'XYf'5fW\Yk Y`': ci bXUh]cbž'k c'XUg
H\Ya U' DgmW\]gW\Yg'K c\`VYZ]bXYb']a `X][]hU`Yb`NY]hU`hYf`]a
: c_i g'ghUbXž'Yfa i h][hY`XYf' < Yfnc []j cb'Gi ggYI `XUni ž'X]Y
K]W\h][_Y]h'XYf'dgmW\]gW\Yb'; Ygi bX\Y]h'ni `Yf_YbbYb'i bX`U_h]j
J YfÀbXYfi b [Yb'ni `ZÖfXYfb" @Ui h'Gd]Y [Y`]gh'Yg' < Uffm'Y]b
5b`Y [Ybž'XYb'8]U`c [`ØVYf'gc`W\Y`gYbg]V`Yb`H\Ya Yb'ni `ZÖfXYfbž
i a `Y]bYb'dcg]hj `VYY]bZi gghYb' l a [Ub [`a]h'XYb
< YfUi gZcfXYfi b [Yb`XYg`X][]hU`Yb`@YVYbg'ni `gW\UZZYb"

8cW`b]W\h'bi f'gY]bY'6chgW\UZh]gh'ZÖf'5i ZgY\Yb' [Ygcf [hž'Ui W\
gY]bY`fYW\h']W\Yb'5i gY]bUbXYfgYhni b [Yb'a]h'XYb`Vf]h]gW\Yb

6ci `Yj UfXnY]hgW f]ZhYb`g]bX`Y]b`ghYh[Yg`H\Ya U" < Uffm`\Uh[Y[Yb
XYb`J Yf`U[`XYf` A]ffc f !; fi ddY`?`U[Y`Y]b[Yfy]W h`i bX`Øb[gh
Y]bYb`HY]`g]Y[`Yffi b[Yb`"8Yf`@cbXcbYf`<][\`7ci fh`ghY`hY`ZYghž
XUgg`< Uffm`CdZYf`j cb`j`Y[U`Yf`ϕZcfa Uh]cbgVYgW UZi b[`k i fXY`
[Ubn`_cb_fYh`Xi fW`HY`YZcb!< UW_]b["`6Y)`%` j cb`'`
VYUbgHUbXYhYb`5fh_]Y`b`k i fXY`bUW[Yk]YgYbž`XUgg`X]Y
ϕZcfa Uh]cbYb`fYW`hgk]Xf][`VYgW UZi`k i fXYbž`k]Y`XUg`N8:
VYf]W`hYhY"

DgmW]gW Yg`K c \ `VYZ]bXYb`]a `: c_i g

< Uffm`Vf]b[h`gY]bY`9fZU\fi b[Yb`i bX`gY]bY`Gh]a a Y`]b`k]W h][Y
8YVUhhYb`Y]bž`i a `XUg`6Yk i gghgY]b`ZØf`dgmW]gW Y`; Ygi bX`Y]h`ni
gW`ÅfZYb`" ϕgVYgcbXYfY`]b`NY]hYbž`]b`XYbYb`gcn]U`Y`A YX]Yb`i bX
X][]hU`Y`D`UhZcfa Yb`Xca`]b]YfYbž`g]Y`h`Yf`Yg`U`g`gY]bY`DZ]W`h`Ubž
ni`gYbg]V]`]g]YfYb`" ϕ`gY]bYf`5bgdfUW`Y`VY]a`9`hYfb[]dZY``\cV`Yf
\Yfj cfž`k]Y`k]W h][`Yg`]ghž`cZYb`ØVYf`dgmW]gW Y
< YfUi`gZcfXYfi b[Yb`ni`fYXYb`"9]b`ghUf`_Yg`NY]W`Yb`]b`Y]bYf`NY]hž
]b`XYf`j]Y`Y`A YbgW`Yb`i bhYf`XYa`8fi W`_XYf`X][]hU`Yb`K`Y`h
`Y]XYb`"

9]b`YfghYf`GW f]hh`ni`f`; YfYW h][`_Y]h

B YVYb`gY]bYa`9b[U[Ya Yb`h`ZØf`X]Y`dgmW]gW Y`; Ygi bX`Y]h`\Uh
< Uffm`Xi fW`gY]bYb`fYW`h]W`Yb`9fZc`[`Ui W`Y]b`NY]W`Yb`[YgYhnh
[Y[Yb`X]Y`DfU`_h_]Yb`XYf`?`UhgW`dfYggY`"8Yf`F]W`hYf`Yb`hgW]YXž
XUgg`< Uffm`5bgdfi W`Ui ZY]bYb`GW`UXYbYfgUhn`j cb`%(\$`*\$`\$\$
DZi bX`fWU`"%"` "\$\$\$`9i fcŁ`U`hž`k Ug`U`g`a cXYfUhY`Gi a a Y
Ub[YgY`Yb`k]fX`"8]Yg`nY][hž`XUgg`Ui W`dfca`]bYbhY
DYfgØb`]W`_Y]hYb`g]W`XYb`< YfUi`gZcfXYfi b[Yb`XYg
F YW`hggmghYa`g`ghY`Yb`_ØbbYb`"æ a Yf\]b`gY]`< Uffm`XYf`YfghY
Vf]h]gW`Y`F cmU`gY]h`%` \$`ϕ\`fYbž`XYf`]a`NYi [YbghUbX`Ui ggU[hY`"9f
VYf]W`hYhY`j cb`gY]bYa`gW`k YfYb`gY`]gW`Yb`@Y]Xž`XUg`Xi fW`X]Y
6Ygd]hY`i b[]Yfi fgUW`h`k i fXY`"

8]Y`8YVUhhY`i a`X]YgY`H\Ya Yb`k]fX`Ub[Yg]W`hg`< Uffmg
9fZU\fi b[Yb`i bX`X]Y`XUa`]hj YfVi bXYbYb`fYW`h]W`Yb
5i gY]bUbXYfgYhni b[Yb`k]YXYf`Ui h`8]Y`8fi W`_a]hY`[Y[Yb`X]Y

6ci `Yj UfXdfYggY`gWXY]bYb`ni `k UWAgYbž`i bX`<Uffm`Uh`b]W`h]j cfž
 g]W`ni fØW`ni n]Y`Yb`"9f`Uh`Ui W`?`U[Yb`[Y[Yb`UbXYfY`[fc» Y
 J Yf`U[Y`Y]b[YfY]W`h`8]Y`A]gg]cbž`X]Y`DfU`h]_Yb`XYf`DfYggY`ni
 \]bhYfZfU[Ybž`[Y`h`k`Y]hYfž`i bX`XYf`8 fi W`_Ui Z`X]Y`F`cmU`:` Ua`]mž
]\f`J Yf`À`hb]g`ni f`?`UhgW`dfYggY`ni `ØVYfXYb`_Ybž`k]fX`]a` a` Yf
 gh`À`f`_Yf`"

æg[YgUa`h`nY][h`g]W`ž`XUgg`Df]bn`<Uffm`Y]bY`D`UhhZcfa` `bi hnhž`i a
 b]W`h`bi f`dYfgØb`]W`Y`9f`YVb]ggY`ni `hY]`Ybž`gcbXYfb`Ui W`i`a` `ZØf
 Y]bY`VYggYfY`[YgY`gW`UZh]W`Y`8]g`_i`gg]cb`ØVYf`k]W`h][Y`H`Ya` Yb
 ni `k`YfVYb`"GY]bYb`GhUbXdi`b`_h`Ui Z`XYf`]bhYfbUh]cbU`Yb`6Ø`bY
 []Vh`Yf`Ui W`X`i`fW`B`UW`f]W`hYb`k]Y`X]YgY`ni a` `6YghYbž`k`À`f`YbX
 Yf`[`Y]W`nY]h][`][Y[Yb`i`b[YfYW`h][_Y]hYb`_`Àa`dZž`X]Y`]\a` `i`bX
 UbXYfYb`k]XYfZU`fYb`g]bX`"

8YhU]`g	
Cfh	8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> • k k k "gd]Y[Y`"XY • UVc"gd]Y[Y`"XY • k k k "nXZ"XY

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