

; fc» Y`K c\bi b[`Bf"%%. `Hcd `5b[YVch`a]h
DfY]gbUW`Ugg`i bX`c`bY`A U_`Yf`°

9bhXYW_Yb`G]Y`X]Y`U_hi Y`Yb`a a cV`]YbUb[YVchY`]b`@Y]dn][ž
]b_`i g]j Y`Y]bYf`Ui »Yf[Yk Ò\`b`]WYb`K c\bi b[`ni f
J YfghY][Yfi b[`Ua `%"`\$+"`&\$&) "



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@Y]dn][ž`8Yi hgW`UbX`!`b`?`Ò`b`ghY`Yb`a a cV`]YbVYg]hnYf`i bX
?Ui Z]bhYfYgg]YfhY`]b`X]YgYb`HU[Yb`j cf`Y]bYf`gdUbbYbXYb
; Y`Y[Yb`Y]h`9]bY`UhfU`h] Y`K c\bi b[`ja `<YfnYb`XYf`GhUXh
ca a hni f`J YfghY][Yfi b[``8]Y`K c\bi b[`Bf"%%ž`a `&`GhcW
fYW`hg`[Y`Y[Ybž`V]YhYh`Ui Z`%%&ž` `a `Y]bY`Xi fW`XUW`hY
FUi a Ui ZhY]i b[ž`X]Y`gck c\``: Ua `]Yb`U`g`Ui W`G]b[`Yg`Ub`gdf]W`h`
5i g[YghUhhY`h`a]h`Y]bYf`8]Y`Yž`Y]bYf`a cXYfbYb`?`ØW`Yž
8i gW`Y`#`7ž`Y]bYa `6UX`Yn]a a Yf`gck]Y`XfY]`N]a a Yfb`i bX`Y]bYa
[Ya `Øh]W`Yb`K c\bn]a a Yfž`V]YhYh`g]Y`ni XYa `nk Y]`6U`_cbYž`X]Y
ni f`9bhgdUbbi b[`Y]b`UXYb``9]b`?`Y`YfUV`hY]`i bX`Y]b
H]YZ[UfU[YbghY``d`Um`fi bXYb`XUg`5b[YVch`UV``@Ui h`K c\`b[`ØW_
]gh`XUg`; YV`Ai XY`Yfgh`&\$%*`Yff]W`hY`h`k cfXYb`i bX`VY`Y]nh`k]fX`Yg
i a k Y`hž`Yi bX`]W`ØVYf`: Yfbk `Afa Y`

8cW`U`ni`dYfZY_h]gh`XUg`6]`X`b]W`h` ; Yf]b[ZØ[][Y`6Ui`a`Àb[Y`
g]bX`i]b`XYa` ; YV`Ài`XY`bUW`k`Y]gVUfž`X]Y`ϕhYfYggYbhYb`j`cf`XYa`
?Ui`Z]b`6YhfUW`h`n]Y`Yb`gc`h`Yb`"8Ug`6YgcbXYfY`Ub`X]YgYf`
l`bhYf`_i`bZh]gh`YXcW`X]Y`A`Ò[`]W`_Y]hž`g]Y`VY]a`ni`gh`ÀbX][`Yb`
5a`hg[Yf]W`h`ni`j`YfghY][`Yfb`"8Yf`J`Yf`_Y`fgk`Yfh`i]Y[`h`VY])` ,`-` ,`\$\$`
9i`fcž`k`cVY]`Yg`Y]bYb`a`Ò[`]W`Yb`BUW`Ugg`j`cb`V]g`ni`" ` \$`i`i`[`YVYb`
_ÒbbhYž`k`Ug`Y]bYb`?Ui`ZdFY]g`j`cb`UhhfU`_h]j`Yb`i`(%&`,`*`\$`9i`fc`
VYXYi`hYh`"6Y]`Y]bYa`gc`W`Yb`DfY]g]@Y]ghi`b[`g]J`Yf`À`hb]g`_ÒbbhY`
g]W`X`Y]f`Y]b`[`i`hYg` ; YgW`À`Zh`ZØf`WYj`YfY`5b`Y[`Yf`Ui`Zhi`b`"

K`Yfh`i`bX`A`Uf`_`hhf`Ub`gd`Uf`Y`b`n`

5VYf`k`]Y`k`]fX`XYf`J`Yf`_Y`fgk`Yfh`Y]bYf`æ`a`cV]`]Y`Yfa`]hhY`h3`@Ui`h`
**VcXYbf]W`hk`YfhY!XYi`hgW`Ub`X`"XY`gd]Y`Yb`a`Y`fYfY` :`U`hc`fYb`
Y]bY`F`c`Y`"8]Y`@U[`Yž`X]Y`U`_hi`Y`Y`A`Uf`_`h`i`bX`X]Y`
BUW`VUfgW`UZhgni`gUa`a`YbgYhni`b[`"8]Y` ; i`hUW`hYfUi`ggW`ØggY`
Yfa`]hhY`b`X]Y` ; fi`bXghØW`_gk`YfhYž`i`a`gc`ZØf`Hf`Ub`gd`Uf`Y`b`n`Ui`Z`XYa`
æ`a`cV]`]Yba`Uf`_`h`ni`gc`f[`Yb`" ; i`hY`J`Yf`_Y`fgU`b`V]bXi`b[`Yb`i`bX`X]Y`
J`Yf`ZØ[`VUf`_Y]h`j`cb` ; YgW`À`Zh`Yb`XYg`h`À[`]W`Yb`6YXUf`Zgž`k`]Y`
Gi`dYfa`À`f`_`hYb`i`bX`GW`i`Ybž`Yf`_`Ò`Yb`XYb`K`Yfh`Y]bYf`æ`a`cV]`]Yž`
k`À`f`Yb`X`@`À`fa`VY`À`gh][`i`b[`Xi`fW`6U`b[`Y]gY`i`bX`Ub`XYfY`
bY[`Uh]j`Y`i`a`[`YVi`b[`gZU`_`hc`fYb`i]`b`a`]bXYfb`_`ÒbbYb`"**

ϕ`XYf`Y`i`h][`Yb`NY]h]gh`Yg`Yfi`]YfVUfž`XUgg`XYf`Ni`ghUbX`i`bX`XUg`
5`hYf`XYf`æ`a`cV]`]Y`YVYbgc`Ui`ggW`U[`[`YVYbX`g]bXž`k`]Y`Yhk`U`X]Y`
5bnU`X`Yf`N]a`a`Yf`i`bX`X]Y`K`c`b`Z`À`W`Y`"BYi`YfY`æ`a`cV]`]Yb`
UVYb`i]b`XYf`FY[`Y`Y]bYb`_`Ò`YfYb`J`Yf`_Y`fgk`Yfhž`k`Ug`X]Y`
K`c`b`i`b[`"Bf`"%`%`]b`?`Ò`b`c`b`Y`Nk`Y]ZY`VY[`Øbgh][`h`i`a`XYb`K`Yfh`
VYgha`Ò[`]W`ni`ghY][`Yfbž`Ya`dZ]Y`h`Yg`g]W`ž`j`cf`Y]bYa`J`Yf`_`Ui`Z`
cXYf`Y]bYf`J`YfghY][`Yfi`b[`ØVYf`A`cXYfb]g]Yfi`b[`Yb`bUW`ni`XYb`_`Yb`"
@Ui`h`Ghi`X]Yb`ghY][`Yfb`WYj`YfY`ϕ`j`Ygh]h]cbYb`Xi`fW`
GUb]Yfi`b[`ga`U`bU`a`Yb`c`Zh`XYb`K`Yfh`Yf`YV`]W`"

8`Ug`f`]W`h][`Y`J`Yf`ZU`f`Yb`ni`a`i`K`Yfh`

K`]Y`Yfa`]hhY`h`a`Ub`bi`b`XYb`J`Yf`_Y`fgk`Yfh`[`YbUi`3`BYVYb`XYf`
hmd]gW`Yb`A`Uf`_`h`U[`Y`_`ca`a`Yb`XUg`J`Yf[`Y]W`gk`Yfhj`YfZU`f`Yb`ž`XUg`
GUW`k`Yfhj`YfZU`f`Yb`gck`]Y`XUg`9`fhfU[`gk`Yfhj`YfZU`f`Yb`ni`a`i`9]bgUhn`"

@Ui h`Xf_`Y]b"XY`_ÖbbYb`9I dYfhYb`Xi fW`X]YgY`J YfZU`fYb`XYb
 J Yf_Y`fgk Yfh'gY`f`dfÄn]gY`ZYghghY``Yb"8Yf`Ni ghUbX`XYf
 ð a cV]`Y`gck]Y`Ya ch]cbU`Y`K YfhY`gd]Y`Yb`XUVY]`_Y]bY`Fc`Y`žYg
 [Y`h`Y]bn][`i a`XYb`A Uf_hk Yfh'ni a`NY]hdi b_h`XYf
 K YfhYfa]h`i b[ž`XYf`g]W`ni XYa`Y`XYfnY]h`ÄbXYfb`_Ubb"

A]h`XYf`f]W`h][Yb`<YfUb[Y`Yb`gk Y]gY`Ub`X]Y`K YfhYfa]h`i b[`i bX
 XYb`c`_U`Yb`A Uf_h_Ybbhb]ggYb`_ÖbbhY`bi b`Y]b`bYi Yf`6Yg]hnYf`XYf
 [YbUbbhYb`K c`b`i b[`b]W`h`bi f`Y]bY`bYi Y`6`Y]VY`Z]bXYbž`gcbXYfb
 [`Y]W`nY]h][`Ui W`]b`Y]bY`dchYbn]Y``k Yfhj c`Y`ð a cV]`Y
]bj Ygh]YfYb"K Yf`ðhYfYggY`U`hž`_Ubb`g]W`nk]gW`Yb`A cbhU[`i bX
 : fY]hU[`j cb` , `V]g`&\$`i`f`gck]Y`Ua`K cW`YbYbXY`j cb`%\$`V]g`%
 I`f`i bhYf`XYf`HY`Y`Zcbbi a a Yf`\$`&`%`!`-`+`(`)`. -`+-`\$`a`Y`XYb"

8YhU]`g	
C fh	@Y]dn][ž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k c`b[`i YW`"XY • k k k "VcXYbf]W`hk YfhY! <li style="padding-left: 20px;">XYi hgW`UbX"XY • k k k "Xf_`Y]b"XY

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