

Ni _i bZh'j cb`?'`Y]ba YggY`i bX`F 6`@Y]dn][.
J YfhfU[`gcf[h`ZØf`i b g]W\ Yf\`Y]h°

8]Y`GhUXh`@Y]dn][`i bX`F 6`@Y]dn][`j Yf\`UbXY`b`ØVYf`Y]bYb
J YfhfU[`ni f`Bi hni b[`XYg` : Yghd`UhnYg`Ua `7chhUk Y[`UV
&\$' &"`l a `ni _ØbZh][Y`HfU]b]b[gZ`ÀW\Yb`Ui gni VUi Ybž`a i gg
X]Y`GhUXh`V]g`9bXY`&\$&+`Y]bYb`9fgUhnghUbXcfh`ZØf`X]Y
?`Y]ba YggY`Z]bXYb"



7chhUk Y[ž`\$ (%) - `@Y]dn][ž`8Yi hgW\`UbX`!`9]b`gdUbbYbXYf
K YbXYdi b_h]b`@Y]dn][g`GhUXhYbhk]W_`i b[.`F 6`@Y]dn][`U`h`XYb
Ni gW\`U[`ZØf`XUg` : Yghd`Uhn[Y`ÀbXY`Ua `7chhUk Y[`Yf\`U`hYb`"8]Yg
k i fXY`Ua `&`&"`A U]`&\$&) `]b`Y]bYf`FUhj YfgUa a `i b[`a]h`XYi h]W\Yf
A Y\`f\`Y]h`VYgW\`cggYb`"8Yf`J YfhfU[`g]Y\`h`j cfž`XUgg`XYf`?`i V`UV
&\$' &`a]h`XYa `6Ui `j cb`bYi Yb`HfU]b]b[gd`ÀhnYb`i bX`Y]bYa
Duf_\`Ui g`VY[]bbYb`XUfZ`"8]Y`GhUXh`@Y]dn][`U`h`g]W\ `j YfdZ]W\hYhž
V]g`9bXY`&\$&+`Y]bYb`bYi Yb`GhUbXcfh`ZØf`X]Y`?`Y]ba YggY`ni
Z]bXYbž`X]Y`j cfYfgh`V]g`ni a ` " %"8YnYa VYf`&\$' %`Ui ZXYa
7chhUk Y[`j Yfv`Y]VYb`XUfZ`"8]Yg`VYf]W\hYh`X]Y`@`N`i bhYf`XYa `@]b_
"

K]Ygc`]gh`X]YgY`9bhgW`Y]Xi b[`gc`VYXYi hYbX3`8Yf`GhUXhfUh`Uhg
g]W`a`]h`XYf` : fU[Y`XYg`F`ØW`hf]hgfYW`hg`XYf`GhUXh`VYgW`ÀZh][h`
8]Yg`k`i`fXY`j`cfbY`a` `]W`j`cb`XYf`@]b`_Yb`i`bX`XYb` ; fØbYb
[YZcfXYfh`ž`i`a` `X]Y`GhUXh`VY]`Y]bYa` `a` Ò[`]W`Yb`A`]ggYfZc`[`]b`XYf
GhUbXcfhgi` W`Y`UVni`g]W`Yfb`"8Yf`GhUXhfUh`gh]a` `a` hY`gW` `]Y`»` `]W`
Y]bYa` `h]YZ[Y`YbXYb`J`YfhfU[gYbhk`i`fZni`ž`XYf`%*`j`YfgW`]YXYbY
F`ØW`hf]hgf[fØbXY`ZØf`F`6`@Y]dn][`ZYgh`Y[hYž`gck`]Y`XYb
j`YfhfU[`]W`Yb`F`U`a`Yb`ZØf`X]Y`Bi`hni`b[`XYg` : Yghd`UhnYg`"Gc`a`i`gg
g]W` `XYf`?`i`V`bi`b`nY]hbU` `i`a` `U`hYfbUh]j`Y`GhUbXcfhY`ZØf`X]Y
?`Y]ba`YggY`_Øa` `a`Yfbž`k`c`VYfY]hg`fi`bX`&\$`C`dh]cbYb`[YdfØZh
k`i`fXYbž`VYf]W`hYh`F`6`]j`Y`"

8 Yf`D`Ub`ZØf`X]Y`Ni`_i`bZh

≠`XYf`Y`mhYb`F`Uhgj`YfgUa` `a` `i`b[`k`i`gghY`XYf`C`VYfVØf[Yfa`Y]ghYf
6i`f`_`UfX`ž`b[`VYfY]hg`j`cb`XYb`i`bg]W`Yf`Y]hYbž`X]Y`Y]b
F`ØW`hf]hgfYW`h`ZØf`X]Y`GhUXh`a`]h]g]W` `Vf]b[Yb`k`ØfXY`"8]Yg
`]bXYfhY`X]Y`GhUXh`Y`XcW` `b]W`h`XUfUbž`XYb`?`ca`dfca`]gg`ni
Z]bXYbž`XYf`F`6`@Y]dn][`X]Y`6YVUi`i`b[`XYg`?`Y]ba`YggY!5fYU`g
Yfa` Ò[`]W`h`"F`6`@Y]dn][`UhhY`]b`XYb` ; Ygdf`ÀW`Yb`VYhc`b`hž`XUgg`X]Y
GhUXh`]`fY`J`YfdZ]W`hi`b[Yb` `]bg]W`h`]W` `XYf`9bhgcf[i`b[`j`cb
5`h`UghYb`Ui`Z`XYa` ` ; fi`bXgh`ØW` `b]W`h`k`U`f[Ybca` `a`Yb` `Uh`"8U`Yf
YfUW`hYh`XYf`?`i`V`Y]b`F`ØW`hf]hgfYW`h`U`g`i`bi`a` [`Àb[`]W` `ZØf`X]Y
J`YfhfU[gg]W`Yf`Y]h`"

≠g[YgUa`h]g]bX`Ui`Z`XYf` : `ÀW`Y`nk`Y]`V]g`XfY]`bYi`Y`HfU]b]b[gd`ÀhnY
i`bX`Y]b`DUf`_`U`i`g[Yd`Ub`hž`i`a` `X]Y`VYghY`YbXYb`&&\$`DUf`_d`ÀhnY
gck`]Y`&\$`\$`6i`gd`ÀhnY`ni`YfgYhnYbž`X]Y`Xi`fW` `XYb`i`a`VUi
k`Y[ZU`Yb`"8]Yg`VYXYi`hYh`ni`g`Àhn`]W`Y` : fUW`h`ZØf`X]Y`GhUXhž`X]Y`V]g
gd`ÀhYghYbg`&\$` `&`bUW` `bYi`Yb`GhY`d`ÀhnYb`gi`W`Yb` `a`i`ggž`k`À`fYbX
VYfY]hg`J`Yf`U`bX`i`b[Yb` `a`]h`XYb`9][YbhØa`Yfb`d`chYbn]Y`Yf
5`hYfbUh]j`ghUbXcfhY` `Ui`ZYb`"8]Yg`i`bhYfghfY]W`h`Y]ba`U` `a`Y`f`XYb
5bgdfi`W` `j`cb`F`6`@Y]dn][ž`U`g`nYbhfU`Yf`D`UmYf`]b`XYf`GdcfghghUXh
@Y]dn][`Yfbgh[Ybca` `a`Yb`ni`k`YfXYb`i`bX`g]W` `Ui`Z`X]Y`F`ØW`_`Y`f
ni`f`7`Ua`d]cbg`@YU[i`Y`j`cfni`VYfY]hYbž`k`]Y`HU[&(`VYf]W`hYh`"

8]Y`?`Y]ba`YggY`i`bX`X]Y`<`YfUi`gZcfXYfi`b[Yb

: Øf`X]Y`GWÅUi ghY`Yf`]gh`X]Y`G]hi Uh]cb`b]WÅh`Y]bZUWÅ" `Øf[Yb
GY]ZYfh\ž`XYf`J c f g]h n Y b X Y`X Y g`@Y]d n][Y f`GWÅUi ghY`Y f j Y f Y]b g ž
V Y h c b h Y ž`X U g g`X Y f`l a n i [`X Y f`?`Y]b a Y g g Y`b]WÅ h`j c`nc[Y b`k]f X ž
V Y j c f`_Y]b`U X Å e i U h Y f`9 f g U h n g h U b X c f h`[Y ž b X Y b`]g h`8]Y`G i W Å Y
b U W Å`Y]b Y a`b Y i Y b`D`U h n`Y f k Y]g h`g]WÅ`U`g`\Y f U i g Z c f X Y f b X ž`X U
\ c \ Y`5 b Z c f X Y f i b [Y b`n i`V Y f Ø W_g]WÅ h][Y b`g]b X`"5 i W Å`k Y b b`X]Y
J Y f h f U [g U b [Y`Y [Y b \ Y]h Y b`U i Z`X Y b`Y f g h Y b`6`]W`_d c g]h j
Y f g W Å Y]b Y b ž`V`Y]V h`U V n i k U f h Y b ž`k]Y`g]WÅ`X]Y`Y][Y b Y`G i W Å Y`X Y f
G h U X h`b U W Å`Y]b Y a`b Y i Y b`G h U b X c f h`Y b h k]W`_Y`b`k]f X`"8]Y g`k]f Z h
Y]b Y`K`c`_Y`X Y g`N k Y]Z Y`g`Ø V Y f`X]Y`U b [Z f]g h][Y`D`U b i b [`U i Z i b X
n Y][h ž`X U g g`X]Y`; Y g d f Å W Å Y`n k]g W Å Y b`G h U X h`i b X`F 6`@Y]d n][`b c W Å`]b
j c`Y a`; U b [Y`g]b X`i b X`j]Y`Y`: f U [Y b`c Z Z Y b V`Y]V Y b`"

8]Y`G h U X h`@Y]d n][`i b X`F 6`@Y]d n][`g h Y \ Y b`j c f`Y]b Y f`U i Z f Y [Y b X Y b ž
k Y b b`U i W Å`\Y f U i g Z c f X Y f b X Y b`N Y]h ž`k Å \ f Y b X`g]Y`X]Y`; f i b X`U [Y b
Z Ø f`X]Y`g d c f h`]W Å Y`i b X`_i`h i f Y`Y`9 b h k]W`_i b [`X Y f`G h U X h`Z Y g h][Y b`
G]W Å Y f`]g h`9 g`V`Y]V h`g d U b b Y b X`]b`@Y]d n][`"

8 Y h U]`g	
C f h	7 c h h U k Y [ž`\$(%) -`@Y]d n][ž`8 Y i h g W Å`U b X
E i Y`Y b	<ul style="list-style-type: none"> • k k k "j n"XY • f V`]j Y"XY • k k k "h U [& ("XY

6 Y g i W Å Y b`G]Y`i b g`U i Z.`b!U ["b Y h