

; fc» VfUbX`Ui Z`6Ui Yfb\cZ`]a`Jc[h`UbX.
GYW g`DZYfXY`[YfYhhYh`

; fc» Y`6fAbXY`Ui Z`6Ui Yfb\0ZYb`]a`Jc[h`UbX_fY]g.`5_hi Y`Y
9fa]h`i b[Yb`ni`l fgUWXYb`i bX`GWX`AXYb`bUW`a Y`fYfYb
JcfZ`A`Yb`"



K]YXYfgVYf[ž`Jc[h`UbX_fY]gž`8Yi hgW`UbX`!`a
Jc[h`UbX_fY]g`VfYbbh`Yg`XYfnY]h`Ub`a Y`fYfYb`C`fhYb`Y`Zh][``Gc
_Ua`Yg`Yi`h`Y`Jcfa`]hhU[`]b`K]YXYfgVYf[`ni`Y]bYa`j`Yf`YfYb`XYb
6fUbXž`VY]`XYa`Y]b`_ca`d`YhhYg`6Ui`Yfb\cZUfYU`]b`:`Ua`a`Yb
Ui`Z[]b[``K]Y`X]YgUW`gYb`"XY`VYf]W`hYhž`ghUbXYb`XUg`K`c`b`U`i`gž
XYf`DZYfXYghU`i`bX`Y]bY`Ub[fYbnYbXY`GWX`Yi`bY`]b`c`XYfb`XYb
:`Ua`a`Yb`"5`Y`XfY];`YV`Ai`XY`VfUbbhYb`j`c`gh`AbX][`]b`YXYfž`k`Ug
X]Y`:`Yi`Yfk`Y`f`j`cf[fc» Y`<YfUi`gZcfXYfi`b[Yb`ghY`hY`"
;`ØW`_]W`Yfk`Y]gY`_cbbhYb`gYW`g`DZYfXY`fYW`hnY]h][`]b`G]W`Yf`Y]h
[YVfUW`h`k`YfXYb`"

8Yf`9][Ybh0a`Yf`XYg`<cZYg`j`Yf`Y`hnY`g]W`Y`Y]W`hž`U`g`Yf`j`Yf`gi`W`hYž
XYb`6fUbX`gY`Vgh`ni`"0gW`Yb`"Hf`c`hn`gY]bYg`VY`Y`fnYb`9]bgUhnYg

V`JYVYb`X]Y`@OgWkUfVY]hYb`XYf` : Yi Yfk Y`f`V]g`]b`X]Y
BUWka`]hU[ghi bXYb`i bi bhYfvfcWkYb`]a` ; Ub[Y`"8Yf`[YbUi Y
l fgdfi b[`XYg` : Yi Yfg`gck]Y`X]Y`<O\Y`XYg`GUWk gWk UXYbg`g]bX
V]g`Ub[`i b`_Ufz`k Yg\U`V`X]Y`Dc`]nY`]bi b`a`]h`9fa`]h`i b[Yb`ni f
6fUbXi fgUWkY`VYUi ZhfU[h`k i fXY"

9]b`k`Y`]hYfYf`6fUbX`]a` `J`c`[`h`UbX`_fY]g

9VYbZU`g`]b`F`cgYbVUWkz`k`c`Ua` `8]YbghU[`Y]b`k`Y`]hYfYf`6fUbX`]b
Y]bYa` `J`YfgY]hYb`cZUi`gVfUWkz`[UV`Yg`VYgcf[b]gYffY[YbXY
BUWk]Wk hYb`<]Yf`VfUbbhY`Y]bY`GWkYi bY`a`]h`Y]bYa` `Ubg`Agg][Yb
<cZUXYbž`XYf`VYVbZU`g`XYa` ` : Yi Yf`ni a` `CdZYf`ZY`"BUWk
5b[UVYb`j`cb`gUYWk`g]gWk`Y`"XY`k`i`fXYb`XUVY]`XfY]`DYfgcbYb
`Y]Wk`h`j`Yf`Y`h`h`z`XUfi`bhYf`Y]bY` , %!`A`f][Y`<Ui`gVYk`c`bYf]b`i`bX
Y]bY`BUWkVUf]b`"HfU[]gWk`]gh`ni`XYa` ž`XUgg`Y`Z`?O\Y`]b`XYb
 : `Ua` a` Yb`ghUfVYb`"8i`fWk`XUg` : Yi Yf`Yb`hghUbX`Y]b` [YgWk`A`h`h`Yf
GWkUXYb`]b`<O\Y`j`cb`a` Y`fYfYb`<i`bXYf`h`Ui`gYbX`9i`fc"

8Ug`i`b[`Ow`_`U`h`X`Uni` ` [YZ`O`f`h`z`XUgg` : fYi`bXY`XYg`VYhfc`ZYbYb
@UbXk`]fhYgž`GUbXfc`ž`Y]bY`GdYbXYbU`_h]cb`]bg`@YVYb`[Yfi`ZYb
\UVYb`"GUbXfc`_U`h`Yfgh`j`cf`_i`fnYa` `XYb`6Yhf]YV`gY]bYf
 ; fc»Y`hYfb`i`a`ghfi`_hi`f]Yfhi`bX`]gh`bcWk`fY`Uh]j` `bYi` `]b`XYf
GY`Vghgh`AbX][`_Y]h`"8]Y`k`Y`]hYfYb`9fa`]h`i`b[Yb`ni`f`6fUbXi`fgUWkY
`Ui`ZYb`Ui`Z`<cWk`h`ci`fYb"

6fUbXi fgUWkYb`i`bX`ZY`\`YbXY`GhUh]gh]_Yb

8]Y`GWkUXYbga`Y`Xi`b[Yb`i`bX`6fUbXi`fgUWkYb`]b`XYf
@UbXk`]fhgWkUZh`ghY`Yb`Y`X`c`Wk`Y]bY` [fO»YfY`<YfUi`gZcfXYfi`b[`XUfz
k`]Y`U[fUf`Yi`hY`"Wka` `ZYghghY`h` `ϕ`8Yi`hgWk`UbX` []Vh`Yg`_Y]bY
Vi`bXYgk`Y]hY`9f`YVi`b[`ni` `UbXk`]fhgWkUZh`]WkYb`6fAbXYbž`i`bX
j`]Y`Y`6i`bXYg`AbXYf`Z`O`fYb`_Y]bY`GhUh]gh]_Yb`"8]YgY`@Ow`Y`_`ObbhY
XUni`Z`O`fYbž`XUgg`k`]Wk]h[Y`ϕ`Zcfa`Uh]cbYb`O`VYf`6fUbXYfY][b]ggY
i`bX`XYfYb`l`fgUWkYb`b]Wk`h`YfZUggh`k`YfXYb"

9]bY`ϕ]h]Uh]j`Y`bUa`Ybg` `GhU`VfAbXY` `VY`_`U[h`X]Y`ZY`\`YbXYb
A`Y`XYdZ]Wk`hYb`Z`O`f`GhU`VfAbXYž`]bgVYgcbXYfY`]b`6i`bXYg`AbXYfb
k`]Y`B]YXYfgUWk`gYb`"5i`Z` ; fi`bX`U[Y`Y]bYf`l`bhYfgi`Wk`i`b[`Ui`g`XYa

¼\`f`&\$%* ž`X]Y`j`cb`>Øf[Yb`?i`b_Y`a`Ubb`Ua`?`Uf`gfi` \Yf`bgh]hi`h`ZØf`
 HYW`bc`c[]Y`Xi`fW[YZØ`fh`k`i`fXYž`k`YfXYb`9`Y`hf]n]hÀ`hi`b`X`
 6fUbXgh]Zhi`b[`U`g` \`Ài`Z][ghY`6fUbXi`fgUW`Yb`]XYbh]Zn]Yfh`
 A`YbgW`]W`Yg`:`Y` \`j`Yf`U`h`Yb`hfÀ[h`YVYbZU`g`Yf`YV`]W`ni`XYb`
 6fÀbXYb`VY]"

Gc`gY`f`k`]f`i`bg`U`gc`Ui`Z`X]Y`_ca`a`YbXYb`:`Y]YfhU[Y`ZFYi`Ybž`
 a`ØggYb`k`]f`X]Y`XfUa`Uh]gW`Yb`9fY][b]ggY`fi`b`X`i`a`X]Y`
 6Ui`Yfb` \`ØZY`ja`J`c[h`UbX`fY]g]ja`5i`[Y`VY` \`U`h`Yb`"8]YgY`6fÀbXY`
 ghY`Yb`b]W`h`bi`f`ZØf`X]Y`VYhfcZZYbYb`@UbXk`]fhY`Y]bY`[fc»`Y`
 <YfUi`gZc`fXYfi`b[`XUfž`gcbXYfb`k`YfZYb`Ui`W`:`fU[Yb`ØVYf`X]Y`
 G]W`Yf`Y]h]b`XYf`@UbXk`]fhgW`UZh`Ui`Z"

8YhU]`g	
C`fh	K`]YXYfgVYf[ž`J`c[h`UbX`fY]gž`8Yi`hgW`U`b`X`
E`i`Y`Y`b`	<ul style="list-style-type: none"> • k`k`k`"X]YgUW`gYb`"XY` • k`k`k`"gUYW`g]gW`Y`"XY` • k`k`k`"U[fUf`Yi`hY`"W`a`

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