

H\ mgyb\_fi dd`GhYY`. `%%"\$\$\$`GhY`Yb`]b  
; YZU\ f` `Gcn]U`d`Ub`[ YZcfXYfh°

H\ mgyb\_fi dd`GhYY`d`Ubh`%%"\$\$\$`GhY`YbUVVUi `V]g`&\$' \$/'≡  
A YhU``ZcfXYfh`Gcn]U`d`Ub`i bX`GW`i hn`ZØf`6YgW`ÀZh][ hY"



? fYi nhU`!9]W`Ybž`8Yi hgW`UbX`!`H\ mgyb\_fi dd`GhYY`9i fcdY  
\Uh`Ub[ Y\_ØbX][ hž`V]g`ni a `›\f`&\$' \$`]bg[ YgUa h`%%"\$\$\$  
5fVY]hgd`ÀhnY`UVni VUi Yb"8]YgY`XfUgh]gW`Y`A U› bU`a Y`]gh`Y]bY  
FYU\_h]cb`Ui ZX]Y`Ub\U`hYbXYb`<YfUi gZcfXYfi b[ Yb`XYg  
I bhYfbY`a Ybgž`XUfi bhYf`c`Y`9bYf[ ]Y\_cghYbž`g]b\_YbXY  
BUW`ZfU[ Y`gck ]Y` , VYf\_UdUn]h`hYb`Ui ZX`Ya `[ `cVU`Yb`GhU`a Uf`h`  
Ni X`Ya `Uh`XYf`?cb\_i ffYbnXfi W`Xi fW`V]`][ YfYb`GhU`U`i g`5g]Yb  
ghUf`\_ni [ Ybca`a Yb" @Ui h`? Ò`bYf`GhUXh!5bnY][ Yf`d`Ubh`XUg  
I bhYfbY`a Yb`Y]bYb`Gcn]U`d`Ubž`XYf`FY[ Y`i b[ Yb`ni `5`hYfghY`nY]hž  
5VZ]bXi b[ Yb`i bX`HfUbgZYf[ YgY`gW`UZhYb`i a ZUggYb`gc`"

8Yf`DYfgcbU`j c fghUbX`8]f`\_GW`i `hY`Uh`VY`f`ÀZh][ hž`XUgg`X]Y`NU`  
j cb`%%"\$\$\$`ZYghghY`h`9]b`N]Y`XYg[ Yd`UbhYb`Gcn]U`d`Ubg]gh`Ygž

X]Y`VYhfcZZYbYb`A ]hUfVY]hYf`]b`bYi`Y`æVg`ni`j`Yfa`]hY`b`"8]Y  
; Yk`Yf`\_gW`UZh`≐`A`YhU`"U`h`Y`XcW`K`]XYfghUbX`[`Y`[`Yb`X]Y`D`ÀbY  
Ub`[`Y`\_ØbX][`h`i`b`X`ZcfXYfh`XYb`5i`ggW`i`gg`j`cb`VYhf]YVgVYX]b`[`hYb  
?ØbX][`i`b`[`Yb`gck`]Y`GhUbXcfhgW`Y»i`b`[`Yb`"5i`W`Y`]bY`"Ub`[`Zf]gh][`Y  
:]bUbn]Yfi`b`[`XYg`i`bhYfbY`a`Ybg`j`cf`XYb`HUf]Z]Yf`UbX`i`b`[`Yb  
k`]fX`[`YZcfXYfh`"

## Ghfi`\_hi`fk`UbXY`i`bX`5fVY]hgd`UhnUVVUi

J`cb`XYb`j`cf`[`YgY`YbYb`%"\$"\$GhY`Yb`gc`Yb`)"\$"\$Xi`fW  
5bdUggi`b`[`Yb`]b`XYf`DfcXi`\_h]cb`i`bX`J`Yfk`U`hi`b`[`UV`[`YVUi`h  
k`YfXYb`"Ni`XYa`g]bX`\*"\$"\$GhY`Yb`VYhfcZZYb`ž`X]Y`Xi`fW  
5i`g`[`Y]XYfi`b`[`Yb`Ui`Z`Yi`hYfbY`8]Ybgh`Y]ghYf`cXYf`Xi`fW  
J`Yf`\_Ui`ZgdfcnYggY`j`Yf`cfYb`[`Y`Yb`\_ØbbhYb`"8Yf`GhUbXcfh  
?fYi`nhU`!9]W`Yb`k`]fX`hfc`hn`dcg]h]j`Yf`6]`Ubn`[`YgW`cggYb`ž`k`Ug`X]Y  
Gcf`[`Yb`i`a`XYb`5fVY]hgd`UhnUVVUi`k`Y]hYf`Ub`Y]nhž`gc`X]Y  
6Yf]W`hYfghUhi`b`[`j`cb`K`8F`"

8]Y`≐`A`YhU`"!6Yn]f`\_g`Y]hi`b`[`k`Ufbh`j`cf`Y]bYa`8ca`]bcYZZ`\_hž`XYf  
Xi`fW`XYb`5fVY]hgd`UhnUVVUi`Yb`hghY`Yb`\_ØbbhY`"K`]f`gY`Yb`X]Y  
B`chk`YbX][`\_Y]h`Y]bYf`F`Yghfi`\_hi`f]Yfi`b`[`ž`Yf`\_Àfh`6Yn]f`\_g`Y]hYf`?`bi`h  
;`]Yg`Yf`ž`\_f]h]g]Yfh`Y`XcW`X]Y`V]g`Yf][`Yb`J`cf`gW`À`[`Y`U`g`i`bg]bb][`"  
5i`W`X]Y`≐`!A`YhU`"!7`Y`Z]b`7`f]gh]UbY`6Yb`bYf`U`h`VYhcb`hž`XUgg  
k`YhhVYk`YfVgZ`À][`Y`9bYf`[`]Y`\_c`ghYb`gck`]Y`U`hYfbUh]j`Yb`@Øgi`b`[`Yb  
j`ca`A`UbU`[`Ya`Ybh`[`YZcfXYfh`k`YfXYb`a`ØggYb`"

## Dc`]h]gW`Y`F`YU`\_h]cbYb`i`bX`k`]fhgW`UZh`]W`Y F`U`a`YbVYX]b`[`i`b`[`Yb

8]Y`dc`]h]gW`Yb`F`YU`\_h]cbYb`Ui`Z`H`m`ggYb`\_fi`dd`g`D`ÀbY`g]bX  
YVYbZU`g`\_f]h]gW`"BFK`!A`]b]ghYfd`f`Àg]XYbh`<`YbXf]`\_K`Øgh  
VYnY]W`bYhY`XYb`GhY`YbUVVUi`U`g`GW`cW`\_ZØf`VYhfcZZYbY  
6YgW`ÀZh][`hY`i`b`X`]\`fY`:`Ua`]Yb`i`bX`ZcfXYfh`Y]bYb  
gcn]U`j`Yfhf`À`[`]W`Yb`5V`Ui`Z`8Yf`gcn]U`dc`]h]gW`Y`?`cbhYi`h`k`]fX  
XUXi`fW`k`Y]hYf`j`Yfgh`Àf`hž`XUgg`Ui`W`UbXYfY`i`bhYfbY`a`Yb`k`]Y  
J`c`\_gk`U`[`Yb`ž`:`cfX`i`bX`6cgW`À`b`]W`Yg`Ub`[`Y`\_ØbX][`h`U`VYb`ž`k`]Y`  
HU`[`YggW`Ui`VYf]W`hYh`"

Ni gÀhn`jW`k ]fX`X]Y`8Y]bXi ghf]U`g]Yfi b[ `]b`8Yi hgW`UbX`]a a Yf  
 XYi h`jWYfž`k Ug`g]W`j]b`Y]bYa `Ub\U`hYbXYb`5VVUi `j cb`æVg`]b`XYf  
 A YhU`!ž`9`Y`\_hfc!ž`GhU`!`i bX`6Ui ]bXi ghf]Y`nY][ h`8]Y`XYi hgW`Y  
 K ]fhgW`UZh`g]Y`h`g]W`a ]h`Y]bYa `Ghfi `\_hi fk UbXY``\_cbZfcbh]Yfhž`XYf  
 gc k c`X]Y`DfcXi `\_h]cbgk Y]gY`U`g`Ui W`X]Y`6YgW`ÀZh][ i b[ gnU`Yb  
 ghUf`\_VYY]bZi ggh"K Yb][ Yf`æXi ghf]YUfVY]hgd`ÀhnY`Z0\fyb`ni  
 [ Yf]b[ Yfyb`GhYi YfY]bbU`a Yb`Z0f`X]Y`?ca a i bYbž`k Ug`X]Y  
 < YfUi gZcfXYfi b[ `Z0f`X]Y`dc`h]gW`Yb`9bhgW`Y]Xi b[ ghfÀ[ Yf`]b`XYf  
 Ni \_i bZh`bcW`j YfghÀf`h"

æg[ YgUa h`nY][ h`g]W`Y]b`VYgc f[ b]gYffY[ YbXYg`6]`X.`8Yf  
 5fVY]hga Uf`h`V`Y]Vh`nk Uf`ghUV]ž`YXcW`]gh`XYf`K UbXY`]b`XYf  
 æXi ghf]Y`gd0fVUf"8]Y`[ Y[ Ybk`Àfh][ Yb`9bhk ]W`\_i b[ Yb`VY]  
 H\mggYb`\_fi dd`g]bX`Yi Ya d`Uf]gW`Z0f`X]Y`GW`k ]Yf][ \_Y]hYbž`a ]h  
 XYbYb`j ]Y`Y`i bhYfbY`a Yb`Ui Z[ fi bX`j cb`[ `cVU`Yb  
 < YfUi gZcfXYfi b[ Yb`\_cbZfcbh]Yfh`g]bX"

8YhU]`g	
J c fZU``	GhY`YbUVVUi
I fgUW`Y	\c\Y`9bYf[ ]Y`_cghYbž`[ Yf]b[ Y`B UW`ZfU[ Yž [ `cVU`Y` , VYf`_UdUn]h`hYbž`?cb`_i ffYbnXfi W`
C fh	?fYi nhU`!9]W`Ybž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "_ghU"XY</li> <li>• k k k %"k Xf"XY</li> <li>• k k k "hU[ YggW`Ui "XY</li> </ul>

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