

: Yf]Yb!GdU» 'ZØf': Ua]]Yb. '? cghYb`cgYg
A]b][c`Z'Ua ' < i ZY]gYbgYY°

9f`YVYb`G]Y`_cghYb`cgYb`9]bhf]hh'ni a `5Xj Ybhi fY`A]b][c`Z']b
<U`Y`Ua '%) " ' † '] & \$ &) 'a]h' : Yf]Yb`Zcf': fYY 'j cb`FUX]c
6fcW_Yb"



? f]Yb]hnk Y[' %* ž' \$ * % % & ' < U`Y ž' 8 Yi hgWx`UbX`!' 8]Y
Gca a YfZYf]Yb`g]bX`XUž'i bX`XUg`ZfYi h`b]Wx`h`bi f`X]Y`?]bXYf`]b
GUWxgYb!5b`U`h`FUX]c`6fcW_Yb`\Uh`X]Y`5_h]cb` : Yf]Yb`Zcf': fYY
]bg`@YVYb`[Yfi ZYbž`X]Y : Ua]]Yb`j cb`A cbhU[`V]g': fY]hU[`ni
hÀ[`]WxYb`_cghYb`cgYb` : fY]nY]hj Yf[bØ[i b[Yb`Y]b`ÀXh`'5a`%) " ' † ']
& \$ &)]gh`XYf`9]bhf]hh'ni a `VY`]YVhYb`5Xj Ybhi fY`A]b][c`Z'Ua
< i ZY]gYbgYY`_cghYb`cg` 'Y]b`k U`fYg`<] [\`][\h`ZØf`U`Y`_`Y]bYb
D]fUhYb`i bX`]fY : Ua]]Yb°

8]Y`J`YfUbghU`hi b[`Z]bXYh`Ua`?f]Yb]hnk Y[' %* ']b`<U`Y`ghUhh`i bX
X]Y`²`Zbi b[gnY]hYb`g]bX`j cb`%\$`V]g`%`'I`\f`'I`a`XYb`ZfY]Yb`9]bhf]hh
ni`bi`mYbž`a`ØggYb`6Ygi`WxYf`Ub`XYf`?`UggY`YX][`]Wx`XUg
7cXYk`cfh` <U`c`FUX]c`6fcW_Yb`'bYbbYb`'5b`X]YgYa`HU[` _`ÖbbYb

g]W\`X]Y` ; ÅghY`Ui Z`Y]b`Ui ZfY[YbXYg`A]b][c`Z`9f`YVb]g`a]h`%
6U\`bYb`]a`D]fUhYb!H\`Ya U`ZfYi Ybž`X]Y`a]h`U`Yf`Y`<]bXYfb]ggYb
[Ygd]W_h]g]bX"ØVYf`%* "\$\$\$`A YbgW\`Yb` \`UVYb`VYfY]hg`Ub`X]YgYf
5_h]cb`hY`][Ybca`a`Ybž`X]Y`j`cf`ØVYf`nY\`b`đ\`fYb`]bg`@YVYb
[Yfi`ZYb`k`i`fXY"

J]Y`Z`À`h][Y`5`b[YV`chY`Z`Øf`X]Y`[Ub`nY` : Ua]`]Y

8]Y`5_h]cb` : Yf]Yb`Zcf` : fYY` f]W\`hYh`g]W\`Ub`U`Y` : Ua]`]Yb`]b
GUW\`gYb!5b\`U`h`i`bX`V]YhYh`j`]Y`Y`gdUbbYbXY`9f`YVb]ggY`]`j`cb
Y]bYa`6Ygi`W\`]a`H]Yf[UfhYb`<U`VYfghUXh`V]g`\]b`ni`6UXYgdU»`]a
: fY]VUX`cXYf`Y]bYa`i`gh][Yb`@UgYfhU[!5VYbhYi`Yf`"HÅ[`]W\`i`a
+.%\$`i`\`f`i`bX` ; .%\$`i`\`f`]b`XYf`A`cf[Ybg\`ck`j`cb`F`UX]c`6fc`W`_Yb
YfZU\`fYb`X]Y`đ`hYfYgg]YfhYbž`k`Y`W\`Y`5`hfU_h]cb`Ua`Y`k`Y`][Yb`HU[
_cghYb`cg`VYgi`W\`h`k`YfXYb`_Ubb`"9]b][Y`9f`YVb]ggY`g]bX`gc[Uf
ØVYf`X]Y` ; fYbnYb`j`cb`GUW\`gYb!5b\`U`h`\]bUi`g`ni` [Åb[`]W\`"

8cW\`XUg`]gh`VY]`k`Y]hYa`b]W\`h`U`Y`g`Ni`g`Å`h`n`]W\`ni`X`Yb
A]b][c`ZUhhfU_h]cbYb`ghY\`Yb`]b`X]YgYb`Gca`a`YfZYf]Yb`Y]bY
J]Y`nU\`j`cb`k`Y]hYfYb`5b[YV`chYb`VYfY]hž`XUfi`bhYf`5ei`UdUf_gž
Y]bY`8][]hU`Y`F`U`mY`]a`K`Øf`]hYf` ; UfhYb`fY]W\`i`bX
?]bXYfZYf]Ybk`Yf_g`h`h`Yb`]a`?`i`bg`h`a`i`gYi`a`A`cf]h`Vi`f[""8]Y
A`Ø[`]W\`_Y]hYb`Z`Øf`gdUbbYbXY`HU[YgUi`gZØ[Y`g]bX`i`bYfgW\`ØdZ]W\`
i`bX`c`W`_Yb`đ`b[`i`bX`5`h`]bg` : fY]Y"

J YfV]bXi`b[`i`bX` ; Ya`Y]bgW\`UZh`gh`Åf`_Yb

9]b`ni`g`Å`h`n`]W\`Yf`6`cbi`g` : Ua]`]Yb`_Ø`bbYb`]fY`i`bj`Yf[Ygg`]W\`Yb
: Yf]YbYf]bbYfi`b[Yb`Xi`fW\`XUg`HY`]Yb`Ui`Z`đ`ghU[fUa`i`bX
: UW`V`cc`_`a`]h`XYa`i`<Ug`hU[`4`fUX]c`V`fc`W`_Yb`ZY`gh`\`U`h`Yb`"9`g`]gh
Y]bY`k`i`bXYfVUfY` ; Y`Y[Yb\`Y]hž`X]Y`[Ya`Y]bgW\`UZh`]W\`Yb`9f`YVb]ggY
ZY`gmi`\`U`h`Yb`i`bX`Ui`W\`Ub`XYfY`X`Uni`ni`]bgd]f]YfYbž`g]W\`Ub`X`Yb
j`]Y`Z`À`h][Yb`5_h]cbYb`ni`VYhY`][Yb"

8]Y`Gca`a`YfZYf]Yb`]b`GUW\`gYb!5b\`U`h`X`Ui`Yfb`j`ca`i`&,"`đ`b`]V]g
ni`a` ; ""5i`[i`gh`i`bX`V]YhYb`fY]W\`]W\` ; Y`Y[Yb\`Y]h`Z`Øf`9f`_i`bXi`b[g!
i`bX`5`VYbhYi`Yf`i`gh][Y`"8]Y`GhUXh`<U`Y`i`bX`X]Y`i`a` [YVi`b[`\`UVYb
j`]Y`ni`V]YhYbž`i`bX`X]Y`5_h]cbYb`j`cb`F`UX]c`6fc`W`_Yb`a`UW\`Yb

X]YgYb`Gca a Yf`ni `Y]bYa `VYgcbXYfYb`9f`YVb]g`ZØf`U``Y``K Yf`X]Y
dYfZY_hY` ; Y`Y[Yb`Y]h`gi W`hž`i a `a]h`XYf` : Ua `]`Y`Y]bY`gW`ÖbY`NY]h
ni `j YfVf]b[Ybž`gc``hY`g]W`X]Y`5b[YVchY`b]W`h`Ybh[Y`Yb``UggYb`°

: Øf`k Y]hYfY` ðZcfa Uh]cbYb`ni `XYb`U_hi Y``Yb`J YfUbghU`hi b[Yb`i bX
5b[YVchYb`_Ubb`X]Y`K YVg]hY`j cb`FUX]c`6fcW_Yb`gck]Y`XYfYb
5dd`fY[Y`a Å»][`VYgi W`h`k YfXYb``Gc`V`Y]VYb`U``Y`VYghYbg
]bZcfa]Yfhi bX`_ÖbbYb`XUg`j c``Y`DchYbn]U``X]YgYf`Ui ZfY[YbXYb
Gca a YfZYf]Yb`Ui ggW`ÖdZYb``K Y]hYfY`8YhU]`g`ni f`5_h]cb`Z]bXYb
G]Y`Ui W`VY]`<U``Y`]ZY`i bX`XYf`J c`_ggh]a a Y`

< U``Y`]ZY`VYf]W`hYhž`XUgg`

FUX]c`6fcW_Yb`]bZcfa]Yfh`ØVYf`X]Y`5_h]cb`

J c`_ggh]a a Y`U`h`H]ddg`ni `XYb`Gca a YfZYf]Yb`

8YhU]`g	
C fh	?f]Yb]hmk Y[`%* ž`\$*`%%&`<U``Yž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none">• k k k "\U``Y`]ZY"XY• k k k "fUX]cVfcW_Yb"XY• k k k "j c`_ggh]a a Y"XY

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