

6`]W\_`ni fØW\_`A Y]`YbghY]bY`XYf  
Bi \_`YUfdc`]h]\_`i bX`GhfU\`Ybg]W\Yf\Y]h

9fZU\fyb`G]Y`a Y\`f`ØVYf`X]Y`5I`i bX`XYfyb  
: cfgW\i b[ gdfc`Y\_h`ni f`Bi \_`YUfdc`]h]\_`ž`XUg`j cb`DfcZ`8 f`  
F YbhYhn][`Y`Y]hYh`k`]fX`"



K ]Ybž`2 ghYffY]W\`!`5a`'&`'† b]`&\$&)`k`]fX`X]Y`5i`gghY``i`b[`'`@]j`]b[  
k`]h\`F`UX]Uh]cb`Yf`ØZbYhž`X]Y`X]Y`9f[`YVb]ggY`Y]bYg`i`a`ZUggYbXYb  
: cfgW\i b[ gdfc`Y\_hg`XYf`f]YXf]W\!`5`YI`UbXYf!`I`b]j`Yfg]hÅ`h`9f`Ub[`Yb!  
BØfbVYf[`fi`5I`Ł`df`ĀgYbh]Yfh`i`bhYf`XYf`@Y]hi`b[`j`cb`DfcZ`8 f`  
A`Uf]U`F`YbhYhn]i`bhYf`gi`W\`h`XUg`Dfc`Y\_h`nYbhfU`Y`A`Y]`YbghY]bY`XYf  
Bi \_`YUfdc`]h]\_`i bX`XYf`GhfU\`Ybg]W\Yf\Y]h`8 ]Y`5I`'\`Uh`XUZØf`Y]bY  
: ØfXYfi b[`i`b`<`Ø\`Y`j`cb`nk`Y]A`i`cbYb`9i`fc`j`ca`9i`fcd`Ā]gW\Yb  
: cfgW\i b[ gfUh`f9F`7`Ł`Yf\`U`h`yb`8 ]Y`5i`gghY``i`b[`k`]fX`j`ca`%&`'† b]  
V]g`%`5i`[`i`gh]a`G]Ya`Ybg`A`YXA`i`gYi`a`ghUhh]bXYb`"

8]Y`6YXYi`hi`b[`XYg`GhfU\`YbgW\i`hnYg`\`Uh]a`@Ui`ZY`XYf`NY]h`ghUf\_  
ni`[`Ybca`a`Ybž`j`cf`U`Ya`bUW\XYa`X]Y`Hcl`]n]hÅ`h`fUX]cU\_h]j`Yf  
GhfU\`i`b[`j`b`XYf`A`YX]n]bž`: cfgW\i b[`i`bX`†Xi`ghf]Y`Yf`\_Ubbh

k i fXY" : ð XYb %- \* \$Yf :U\ fYb k i fXYb X]Y fY\h]W\Yb ; fi bX`U[ Yb  
ZØf XYb GhfU\ YbgW\ i hn bUW\ Bi \_YUfi bZÀ`Ybž`k ]Y XYa  
\_UhUghfcd\ U`Yb J c fZU``]b HgW\ YfbcVmž`YfUfVY]hYh" 8 ]Y  
5i gghY`i b [ VY`Yi W\ hYhž`k ]Y [ YgY`gW\ UZh]W\Y i bX`dc`h]gW\Y  
9bhk ]W\_ i b [ Yb`X]YgYa : c fhgW\ f]h`ni [ fi bXY`U[ Yb"

F c ``Y `XYf` ð hYfbUh]c b U`Yb  
5hca YbYf[ ]YVY\ ÒfXY

9]b`nYbhfU`Yf`5\_hYi f`b`XYf`9bhk ]W\_ i b [ `j cb  
GhfU\ `YbgW\ i hn]W\h`b]Yb`j]gh`X]Y` ð hYfbUh]c b U`Y  
5hca YbYf[ ]YVY\ ÒfXY`f`595 Łž`X]Y`%- ) +` [ Y [ fØbXYh`k i fXY" : ð fY  
; fØbXi b [ `k Uf`Y]bY`FYU\_h]cb`Ui ZX]Y`Bchk YbX][ \_Y]hž`gck c\`X]Y  
Zf]YX`]W\Y`Bi hni b [ `U`g`Ui W\`X]Y`?cbhfc``Y`j cb`?YfbYbYf[ ]Y`ni  
[ Yk À\`f`Y]ghYb" 8 ]YgY`6Y\ ÒfXYž`X]Y`Ui g`Y]bYf`Ni gUa a YbUfVY]h  
nk ]gW\Yb`XYb`l G5`i bX`XYf`Gck `Yhi b]cb`YbhghUbXž`j YfZc`[ h`XUg  
N]Y`ž`X]Y`5bk YbXi b [ Yb`XYf`?YfbYbYf[ ]Y`ZØf` : f]YXYbž` ; Ygi bX\Y]h  
i bX`K c\`ghUbX`ni`ZØfXYfb`i bX` [ `Y]W\ nY]h][ `a` ]]h`À]gW\Y`Bi hni b [   
ni`j Yf\]bXYfb"

8 ]Y`595` \Uh`Y]bY`Ub [ Y` ; YgW\ W\ hY`XYf`Ni gUa a YbUfVY]hž`X]Y`V]g  
]b`X]Y`5bZÀb [ Y`XYf`5hca hYW\bc`c [ ]Y`fY]W\h`6YfY]hg`%- &) `k i fXYb  
Ui ZY]bYf`]bhYfbUh]c b U`Yb`FUX]c`c [ ]Y!`?cbZYfYbn`YfghY  
GhfU\ `YbgW\ i hngHUbXUfXg`VYgW\`cggYb" 8 ]Y`5 [ Ybhi f` \Uh`gY]h\Yf  
]\fY`F c``Y`VY]`XYf` : Ygh`Y [ i b [ [ `cVU`Yf`G]W\Yf\Y]hgghUbXUfXg  
\_cbh]bi ]Yf`]W\`Ui g [ Yk Y]hYhi bX`ZØ\fh`fY [ Y`a`À» ] [ Y`6Yf]W\hY`ØVYf  
9bhk ]W\_ i b [ Yb`]b`XYf`5hca YbYf[ ]Y`]b`XYf`l B!  
; YbYfU`j YfgUa a `i b [ `Xi fW"

< ]ghc f]gW\Y`A`Y]`YbghY]bY

8 ]Y`595ž`a` ]h`<Ui dhg]hn`]b`K` ]Ybž`\Uh`gY]h`]\fYf` ; fØbXi b [   
VYXYi hYbXY`6Y]hf`À [ Y`ni f`G]W\Yf\Y]h`i bX` : ÒfXYfi b [ `j cb  
?YfbhYW\bc`c [ ]Yb` [ Y`Y]ghYh" ð gVYgcbXYfY`bUW\`XYb  
5hca Vca VYbUVk ØfZYb`ØVYf`< ]fcg\]a`U`i bX`BU [ UgU\_]`k i fXY`X]Y  
Bchk YbX][ \_Y]h`X]d`ca`Uh]gW\Yf` ; Ygd f`ÀW\Y`ni f`GhUbXUfX]g]Yfi b [   
j cb`GW\ i hn]W\h`b]Yb`Yj ]XYbh" 8 ]Y`595`i bhYf\`À`h`Ui W\`fY [ ]cbU`Y

6Øfcg]b`BYk`Mcf\_ž; YbŽ`Hcfc bhc`i bX`Hc\_]c`i bX`cf[ Ub]g]Yfh  
 ]bhYfbUh]cbU`Y`Dfc[ fUa`a`Yž`X]Y`VY]gd]Y`gk`Y]gY`X]Y`5bk`YbXi`b[  
 j`cb`Bi`\_`YUfhYWX.bc`c[ ]Y`]b`XYf`A`YX]n]b`i`bX`@UbXk`]fhgW`UZh  
 i`bhYfghØhnYb"

8]Y`5i`gghY``i`b[ `@]j`]b[ `k`]h\`F`UX]Uh]cb`k`]fX`YVYbZU``g`Ui`ZX]Y  
 Fc``Y`j`cb`K`]ggYbgW`UZh`Yf]bbYb`]b`X]YgYa`6YfY]W`Y]b[ Y\Yb`i`bX  
 XUVY]`Y]b[ `YgY``gW`UZh]W`Yg`6Yk`i`gghgY]b`ZØf`X]Y`H\Ya`Uh]\_  
 gW`UZZYb``K`]Y`FYb`hY`m]i`bX`]\`f`HYUa`Z`YghghY``Ybž`]gh`Y]b  
 i`a`ZUggYbXYf`5bgUhn`ni`a`GhfU\`YbgW`i`hn`b]W`h`bi`f`Y]bY  
 hYW`b]gW`Y`<`YfUi`gZcfXYfi`b[ ž`gcbXYfb`YfZcfXYfh`Ui`W`Y]b`h]YZYg  
 J`Yfgh`AbXb]g[ `YgY``gW`UZh]W`Yf`?`cbhYi`hY`i`bX`9bhk`]W`\_i`b[ `Yb"

8]Y`59C` \`Uh`nU\`fY]W`Y`9fZc`[ `Y`j`YfnY]W`bYhž`Y]bgW`Y`Y»`\_]W`X`Yg  
 9f\`U`hg`X`Yg`i`f]YXYbgbcVY`d`fY]gYg`]a` `X\`f`&\$\$)`"8YbbcW`[ `]Vh`Yg  
 Ui`W`?`f]h]\_`Ub`]\`fYf`i`bhYfghØhni`b[ `XYf`n]j`]Yb`Bi`hni`b[ `j`cb  
 ?`YfbYbYf[ ]Yž`hfc`hn`XYf`ghfYb[ `Yb`\_`VYfk`UW`i`b[ `XYf`a`\_]h`Af]gW`Yb  
 Bi`hni`b[ ``9]b`9`Ya`Ybhi`\`fYf`5fVY]h]g]bX`gdYn]Y``Y`FYU`\_h]cbg!`i`bX  
 l`bhYfghØhni`b[ `gbYhmk`Yf`\_Yž`X]Y`]a` `:`U``Y`j`cb`bi`\_`YUfYb`BchZ`A``Yb  
 U`\_h]j`]Yfh`k`YfXYbž`i`a`gW`bY``Y`i`bX`ZUW`\_i`bX][ `Y`<`]Z`Y`ni```Y]ghYb"

8]Y`5i`gghY``i`b[ `k`]fX`gca`]h`b]W`h`bi`f`VYXYi`hYbXY  
 k`]ggYbgW`UZh]W`Y`9f`\_Yb`b`hb]ggY`d`f`A`gY`bh]YfYbž`gcbXYfb`Ui`W`X]Y  
 \_ca`d`Yi`Yb`[ `YgY``gW`UZh]W`Yb`ž`d`c`]h]gW`Yb`i`bX`\`]ghc`f]gW`Yb  
 8]a`Ybg]cbYb`XYf`Bi`\_`YUf`d`c`]h]\_`VY`Yi`W`hYb"

8YhU]`g	
C`fh	K`]Ybž`2`ghYffY]W`
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"ZUi`"XY</li> <li>• k`k`k`"]UYU"cf[</li> <li>• XY"a`"k`_]dYX]U"cf[</li> </ul>

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