

K Y `h_f]Y[gVca VYb `]b `? Ò`b. `F]Yg][Y 9j U_i]Yfi b[`hf]ZZh`&\$"\$\$\$ `6Øf[Yf°

5a `(" ' † b] ' & \$ &) `a ØggYb `&\$"\$\$\$`A YbgWYb `]b `? Ò`b!8Yi hn
k Y[Yb `6ca VYbYbhgW`ÅfZi b[`Yj U_i]Yfhk YfXYb""8]Y ` [fØ» hY
9j U_i]Yfi b[`gY]h`XYa `? f]Y["



8Yi hnž? Ò`bž`8Yi hgW`UbX `!`†`? Ò`b!8Yi hn`ghY`Yb `Yi hY
Yfbgh`UZhY `< YfUi gZcfXYfi b[Yb `Ub. `; VYf`&\$"\$\$\$`A YbgWYb
a ØggYb `Yj U_i]Yfhk YfXYbž`k `Å`fYbX`XfY]`K Y`h_f]Y[gVca VYb
YbhgW`ÅfZi`k YfXYb""8]YgY `a Ugg]j Y`9j U_i]Yfi b[gU_h]cb `]gh`X]Y
[fØ» hY `gY]h`XYa `Nk Y]hYb `K Y`h_f]Y[`i bX `Uh`VYfY]hg `Yi hY `A cf[Yb
i a `; `I `f`VY[cbbYb""8]Y`6ca VYbž`nk Y]`&\$!NYbhbYf!6ca VYb`i bX
Y]bY`%\$!NYbhbYf!6ca VYž`k i fXYb`Ua `A cbhU[ž`XYb`&" `† b] ' & \$ &) ž
YbhXYW`hi bX`ghY`Yb`bi b`Y]bY`Yf`YV`]WY; YZU`f`XUfž`k]Y`
A cn"XY`VYf]W`hYh"

8 Ug`VYhfc ZZYbY; YV]Yhž`XUg`UV[Yf]Y[Y`h`k i fXYž`YfghfYW`h`g]W
ØVYf`[fc» Y`HY]Y`XYf`? Ò`bYf`5`hghUXhž`Y]bgW`]Y» `]W`dcdi `ÅfYf
9]b]W`hi b[Yb`i bX`GY`Ybgk ØfX][`Y]hYb""Ni `XYb`VYhfc ZZYbYb

GhUbXcfhYb`nÀ\`Yb`XUg`9Xi UfXi g!`fUb`_Yb\Ui gž`ZØbZh][`UW`h
<chY`gž`a`Y\`fYfY`A`i`gY`Yb` `XUfi bhYf`XUg`A`i`gY`i`a` `@`Xk`][`i`bX`XUg`
K`U`f`UZ`F`]W`Ufhn!A`i`gY`i`a` `gck`]Y`j`YfgW`]YXYbY`GW`i`Yb`i`bX`
?`]hUg`"5i`W`X`]Y`VY`_UbbhY`@5BL`9GG`5fYbU`i`bX`XYf`A`i`g]WU`8ca`Y`
g]bX`VYhfc`ZYb`"8]Y`J`Yf`_Y\fgUbV]bXi`b[`Yb`k`YfXYb`Yf\`YV`]W`
VYY]bhf`ÀW`h][`hž`i`bX`i`bhYf`UbXYfYa`k`YfXYb`X]Y`<c\`Ybnc`Yfb!ž`
8Yi`hnYf!`i`bX`GYj`Yf]bgVfØW`_Y`[`YgdYffh`"

9j U_i]Yfi b[`i bX`GdYffi b[Yb

8]Y`?`Ò`bYf`J`Yf`_Y\fgVYhf]YVY`fP`J`6Ł`fYW`bYb`a`]h`a`Ugg]j`Yb`
GhØfi`b[`Yb`i`ja` `GhUXhj`Yf`_Y\`f`"GhfU»`YbVU\`b`]b]Yb`i`bX`Y]bY`J`]Y`nU\`
j`cb`6i`gj`YfV]bXi`b[`Yb`g]bX`VYhfc`ZYbž`i`bX`X]Y`?`J`6`Ya`dZ]Y\`h`XYb`
6Øf[`Yfbž`XYb`i`b`YbghUXhVYfY]W`ni`a`Y]XYb`"NØ[`Y`]a` `:`Yfbj`Yf`_Y\`f`
k`YfXYb`i`a`[`Y`Y]hYhž`i`bX`XYf`<`U`h`Ua` `6U\`b\`c`Z`?`Ò`b`8Yi`hn#]YZ`
ZÀ`h`Ui`g`"8]Y`YfghYb`9j`U_i`]Yfi`b[`gU_h]cbYb`j`Yf`]YZYb`fi` \][`/V]g`
ni`a`A`]hU[`[`UV`Yg`_Y]bY`J`Yfk`Y][`YfYfž`k`Ug`Yb`hgW`Y]XYbX`]ghž`
XUa`]h`X]Y`9b`hgW`ÀfZ`b[`]a` `NY]hd`Ub`V`Y]Vhž`k`]Y`Ui`W` `

HU[YggW`Ui`"XY`VYhcbh`"

8]Y`9j`U_i`]Yfi`b[`ga`U»`bU\`a`Yb`g]bX`b]W`h`bi`f`ZØf`X]Y`5bk`c\`bYfž`
gcbXYfb`Ui`W`ZØf`6Yfi`Zgh`Àh][`Y`]b`XYf`b`YbghUXh`gW`a`Yfn\`UZh`
NU\`fY]W`Y`J`YfUbghU`hi`b[`Ybž`XUfi`bhYf`Y]b`[`Yd`UbhYg`?`cbnYfh`XYg`
K`8F!G]bZcb]YcfW`YghYfg]b`XYf`D\`]\`Ufa`cb]Y`i`bX`Y]b`5i`Zh]hh`XYg`
?`ca`_Yfg`HYXfcg`HYXXm`HYWYVf\`Ubž`k`i`fXYb`UV[`YgU[`h`c`XYf`Ui`Z`
gd`À`hYfY`8`UhYb`j`YfgW`c`VYb`" <c`W`nY]hYb`]a` `<]ghcf]gW`Yb`F`Uh\`Ui`g`
a`i`gghYb`Ui`Z`Dcfn`j`Yf`Y[`h`k`YfXYbž`i`bX`X]Y`A`]hUfVY]hYbXYb`j`cb`
F`H@`8Yi`hgW`UbX`UfVY]hYb`]b`Y]bYa`A`cV]`Y`C`Z]W`]b`6Yf`]bž`XU`X]Y`
@]Y!GYbXi`b[`Yb`b]W`h`k`]Y`[`Yd`Ub`h`ghUhhZ]bXYb`_`Øb`Yb`"

GhØhndi b_hY`i`bX`bZcfa`Uh]cbYb

:`Øf`X]Y`9j`U_i`]Yfi`b[`g]bX`nk`Y]nYbhfU`Y`5b`Ui`ZghY`Yb`Y]b[`Yf]W`hYh`
k`cfXYb.`X]Y`A`YggY\`U`Y`%\$`"%`ZØf`X]Y`fYW`hgf\`Y]b]gW`Y`
6Yj`Ò`_Yfi`b[`i`bX`XUg`6Yfi`Zg_c`Y[`<`i`a`Vc`X`hghfU»`Y`ZØf`X]Y`
`]b_gf\`Y]b]gW`Y`GY]hY`"6Y]XY`9]b]W`hi`b[`Yb`ÒZbYb`YVYbZU`g`i`a` `;`
I`f`"DYfgcbYbž`X]Y`_Y]bY`df]j`UhY`I`bhYf`_i`bZh`Z]bXYbž`g]bX`
Ui`Z[`Y`ZcfXYfhž`g]W`h`Y]Yf`ni`a`Y`XYb`" <Ui`gh]YfY`XØfZYb`U`YfX]b[`g`

b]W h'a]h[YVfUW h'k YfXYb": Øf'k Y]hYfY' ðZcfa Uh]cbYb'k i fXY
 ni XYa 'Y]b'6Øf[YfhY`YZcb`Y]b[Yf]W hYhž`XUg'i bhYf`\$&&%#&&%!\$
 cXYf`%%) `YffY]W VUf`]gh"

8]Y`I bg]W Yf\Y]h'ØVYf`XYb`J Yf`Ui Z`XYf'6ca VYbYbHgW`ÅfZ` b[
 V`Y]Vh"8]Y`6Y\ØfXYb`fYW`bYb`XUa]hž`XUgg`Y]bY`F`ØW`_`Y`f`]b`X]Y
 Yj`U`_i`]YfhYb`6YfY]W`Y`b`UW`Y`f`Zc`[`fY]W`Y`f`9bHgW`ÅfZ` b[`a` Ò[`]W
 g]Y`h`j`cfž`XUgg`X]Y`9bHgW`ÅfZ` b[`Ua` \`Yi`h][`Yb`B`UW`a`]hU[
 UV[`YgW`c`ggYb`gY]b`_`ÒbbhYž`j`cf`U`Y`a`k`Yb`b`g]W`X]Y`G]h`i`Uh]cb
 i`bhYf`?`cbhfc`Y`Y`À`h`i`b`X`X]Y`6Yhfc`ZYbYb`XUg`;`YV]Yh`fYW`hY]h][
 j`Yf`UggYbž`k`]Y`X]Y`GhUXh`?`Ò`b`Ui`Z`]\`fYf`K`YVgY]hY`]bZcfa`]Yfh"

8YhU]`g	
C fh	8Yi`mž`?`Ò`bž`8Yi`hgW`U`b`X
E i`Y`Y`b	<ul style="list-style-type: none"> • k k k "a`c`n"XY • k k k "hU[`YggW`U`i`"XY • k k k "ghUXh!`_`c`Y`b"XY

6Ygi`W`Yb`G]Y`i`bg`Ui`Z.`a`Y]b!`_`c`Y`b`"b`Y`h