

DUF_h]W_Yh[Ync[Ybž'XcW\ '*) '9i fc 'GhfUZY. ? Ò'bYf'5VncW_Y 'Ybh`Ufj h°

B UW\ 'Y]bYa 'DUF_h]W_Yh'Ua ' ? Ò'bYf'6fYg`Ui Yf'D`Uhn`Yf\]Y`h
@Ycb]Y :]gW\Yf'*) '9i fc 'GhfUZY" I b_`UfY'DUF_VYX]b[i b[Yb
gc f[Yb`ZØf`GhfY]h"



: Y`]I !FYI \Ui gYb!D`Uhnž') \$* *, ' ? Ò'bž'8Yi hgW\`UbX`!`@Ycb]Y
:]gW\Yfž&) `] \fY`U`hi bX`Ui g`@Yj Yf_i gYbž'a UW\hY`_Øfn`]W\`Y]bY
i bYfk UfhYhY`9fZU\fi b[ž'X]Y j]Y`Yb`5i hcZU\fyfb`]b`XYf'? Ò'bYf
`bYbghUXh`VY`Ubbhj cf_ca a Yb`XØfZhY" `5a : Y`]I !FYI \Ui gYb!
D`Uhnž[Ubn`]b`XYf`BÀ\Y`XYg`6fYg`Ui Yf'D`UhnYgž`dUf_hY`g]Y`]\f`5i hc
i bX`nc[`Y]b`H]W_Yh`ZØf`Y]bY`Ghi bXY" `6Y`] \fYf`F ØW__Y\ f`a i gghY
g]Y`YXcW\`ZYghghY`Ybž`XUgg`g]Y`Y]bYb`GhfUZnYhhY`ØVYf'*) '9i fc
k Y[Yb` ZFYa XYa `DUF_gW\Y]b `Yf\U`hYb`\UhhY" `8Yf`DUF_d`Uhn`k]fX
j cb`7cbh]dUf_ž`Y]bYa `8]YbghY]ghYf`XYf`8Yi hgW\Yb`6U\ bž
VYk]fhgW\ UZhYhž`k `À\fybX`g]W\` [Y[YbØVYf`ÖZZYbh`]W\Y`DUF_d`ÀhnY
XYf`GhUXh'? Ò'b`VYZ]bXYb" `Gc` \ÀhhY`Yg`ZØf` :]gW\Yf`b]W\h`UbXYfg
_ca a Yb`_ØbbYbž`U`g`XUgg`X]Y ; YVØ\fyb`i bX`6YhfY]VYf`_UfYg
I bj Yfgh`AbXb]g`\Yfj cffi ZYb"

K]Y`Ui W`À\b`]WY`Bi hmYf`Ui Z; cc[`Y`A Udg`VYf]W hYbž`gW Y]bh
XUg`ni `Y]bYf`5fh` 5VncW_Y `ni `k YfXYb"8]Y`6YgWk YfXY`\Uh
VYfY]hg`X]Y`GhUXh?`Ò`b`YffY]W h"9]b`GdfYW Yf`VYghÀh][hYž`XUgg`X]Y
DfcV`Ya Uh]_`XYf`a Ub[Y`bXYb`?YbbnY]W bi b[`gY]h`nk Y]`ϰ\`fYb
VY`Ubb`hgY]`i bX`j Yfk Y]gh`Ui ZY]bYb`_Y]bYb`5i Z`_`VYf`Ua
gh`ÀXh]gW Yb`5i hca UhYbž`XYf`\`Ài Z][`ØVYfgY\`Yb`k]fX`cXYf`YbhZYfbh
]gh`A]h`Y]bYf`<]bk Y]gd`UhhY`ØVYf`XYa `DUF`_`Ui hca UhYb`gW Y]bh
7cbh]dUf`_`]b[Y[Yb`_Y]bY`k Y]hYfYb`A U» bU\`a Yb`ZØf`YfZc`fXYf`]W
ni `\U`hYb"?) bXYb`g]bX`Zfi ghf]Yfh`8]Y`A]ggj Yfgh`ÀbXb]ggY
VYnØ[`]W`XYf`6YhfY]VYfVYX]b[i b[Yb`g]bX`cZZYbVUf`Y]b`b]W h`ni
i bhYfgW`ÀhmYbXYg`DfcV`Ya "

G]W hVUf`_Y]h`XYf`DUF`_VYX]b[i b[Yb

@Ycb]Y`\Uh`XYa `GhfUZnYhhY`VYfY]hg`k]XYfgd`fcW Yb`i bX`k]`X]Y`*)
9i fc`b]W h`nU\`Yb"ϰ`f`9fZc`[`Àb[h`bi b`j cb`XYf`G]W hVUf`_Y]h`XYf
DUF`_VYX]b[i b[Yb`UV"8Ybb`DUF`_UbV]YhYf`g]bX`XUni `j YfdZ]W hYhž
X]Y`FY[Y`b`hfUb`gdUfYb`h`i bX`_`Uf`XUfni ghY`Yb"i bX`XUg`]gh]b
X]YgYa `: U`k`c`\`b]W h`[Y[YVYb"8]Y`GhUXh?`Ò`b`dfØZh`nk Uf
A Ò[`]W`_Y]hYbž`X]Y`DUF`_d`Uhng]hi Uh]cb`ni `j YfVYggYfbž`U`YfX]b[g
\Uh`Yg`gY]h`nk Y]`ϰ\`fYb`bcW`_Y]bY`k]f`_]W Yb`: c`fhgW`f]hhY
[Y[YVYb"

7cbh]dUf`_]gh]b`8Yi hgW`UbX`]b`j]Y`Yb`[fc» Yb`Gh`ÀXhYb`U_h]j `i bX
VYhfY]Vh`ZUgh`%&`\$`DUF`_`Ài`gYf`]b`XYf`B`À\`Y`j`cb`6U\`b`\ØZb`gck]Y
UbXYfYb`ghUf`_`ZfYe`i`Ybh]YfhYb`C`fhYb"ϰ`Øb[ghY`A`Y`Xi b[Yb`nY][Ybž
XUgg`X]Y`J`YfVfUi`W`YfnYbhfU`Yb`VYfY]hg`fYW`h]W`Y`G`W`f]hhY`[Y[Yb
XUg`i`bhYfbY\`a`Yb`i`bhYfbca`a`Yb`\`UVYbž`k`Y[Yb`XYf`ØVYf`\`Ø\`hYb
: cfXYfi b[Ybž`X]Y`Ui`Z`XYb`DUF`_d`Uhn]b`?`Ò`b`Ui`g[YghY`h`k`YfXYb"
8UfØVYf`\]bUi`g`VYgh`Àh][hY`Y]b`i`fhY]`XYg`@UbX[Yf]W`hg`6Yf`]bž
XUgg`X]Y`8fc\`i`b[`j`cb`GhfUZy`bž`k]Y`VY]gd]Y`gk`Y]gY`DUF`__`fU`Yb
cXYf`5VgW`Ydda`U» bU\`a`Ybž`U`g`i`bj`Yf`\`À`hb]ga`À»][`[`]`h`
7cbh]dUf`_`XUFZ`gca`]h`gc`W`Y`;`Y`X`Zc`fXYfi`b[Yb`b]W`h`Àb[Yf
Y]bZc`fXYfb`i`bX`a`i`gg`X]Y`Ybhgd`fYW`YbXYb`?`Ui`gY`b`ghfY]W`Ybž`k]Y
HYgh`XY`VYf]W`hYh"

F YW`hg`U[Y`i`bX`J`YfVfUi`W`YffY`W`hY

K Y]hYfY`9]bV`]W_Y`]b`X]Y`F`Y`W`hg`U[`Y`VY]`ØVYf\`Ò\`hYb
DUF_[`YVØ\`fYb`[`]Vh`Yg`]b`Y]bYa` `æhYfj`]Yk` `a`]h`F`Y`W`hg`Ub`k`U`h
F`Y]a`Y`ž`X`Y`f`U`ba`Y`f`_`h`ž`X`U`gg`5`i`hc`Z`U`\`f`Y`f`f`Y`W`h`]W`[`Y[`Y`b`gc`W`X`Y
;`YVØ\`fYb`j`cf[`Y\`Yb`_`Ò`b`Yb`"8`Uf`ØVYf`\`]b`Ui`g`_`U[`Y`b`j`]Y`Y
?`i`b`X`Y`b`ØVYf`i`b`ni``À`gg][`Y`J`Y`f`h`f`U[`g`g`h`f`U`Z`Y`b`ž`k`Y`b`b`g]Y`b`i`f`Y`b][`Y
A`]b`i`h`Y`b`ØVYf`X]Y`[`Y`V`i`W`X`h`Y`DUF`_`nY]h`\`]b`Ui`g[`Y`d`U`f`_`h`\`U`V`Y`b`"8]Y
J`Y`f`V`f`U`i`W`X`Y`f`n`Y`b`h`f`U`Y`6`U`X`Y`b`!`K`Ø`f`h`Y`a`V`Y`f[`V`Y`c`V`U`W`X`h`h`\]Y`f
À`b`b`]W`X`Y`D`À`b`c`a`Y`b`Y`i`b`X`b]a`a`h`X`U`g`H`X`Y`a`U`Y`f`b`g`h`J`Y`f`g`W`X]Y`X`Y`b`Y
f`Y`W`X`h`]W`X`Y`A`Ò[`\]W`_`Y]h`Y`b`g`h`Y`b`X`Y`b`J`Y`f`V`f`U`i`W`X`Y`f`b`ni`f
J`Y`f`Z`Ø[`i`b[`ž`i`a` `[`Y[`Y`b`i`b`ni``À`gg][`Y`;`YVØ\`fYb`j`cf`ni`[`Y\`Y`b`ž`k`]Y`]a
J`Y`f`V`f`U`i`W`X`Y`f`g`W`X`i`h`n`Z`c`f`i`a`V`Y`g`W`X`f]Y`V`Y`b`"

8`U`g`H`X`Y`a`U`DUF_[`YVØ\`fYb`V`Y`g`W`X`Žh][`h`X]Y`?`Ò`b`Y`f`6`Ø`f[`Y`f`U`gc
b]W`X`h`b`i`f`]b`6`Y`ni`[`U`i`Z`@`Y`c`b]Y`:]`g`W`X`Y`f`g`:]`U`ž`g`c`b`X`Y`f`b`i`f`i`Ž`i`U`i`W`X
Y]b`Y`b`V`f`Y]h`Y`f`Y`b`8]g`_`i`f`g`ØVYf`H`f`U`b`g`d`U`f`Y`b`ni`b`X`:]`U]f`b`Y`g`g`]a
l`a`[`U`b[` `a`]h`DUF`_`d`À`h`n`Y`b` \`Y`f`j`c`f`"K`À`f`Y`b`X`X]Y`G`h`U`X`h`?`Ò`b`i`b`X
7`c`b`h]d`U`f`_`b`U`W`X`@`Ø`g`i`b[`Y`b`g`i`W`X`Y`b`ž`V`Y]V`h`U`V`ni`k`U`f`h`Y`b`ž`k`]Y`g]W`X
X]Y`G]h`i`U`h]c`b`Z`Ø`f`X]Y`5`i`hc`Z`U`\`f`Y`f`k`Y]h`Y`f`Y`b`h`k`]W`_`Y`b`k`]f`X`"

8`Y`h`U]`g`	
C`f`h`	:`Y`]l`!`F`Y`i`\`U`i`g`Y`b`!`D`U`h`n`ž`)`\$`*`*`,`?`Ò`b`ž` 8`Y`i`h`g`W`X`U`b`X`
E`i`Y`Y`b`	<ul style="list-style-type: none"> • k`k`k`"_`g`h`U`"X`Y` • k`k`k`"h`Y`g`h`"X`Y` • j`Y`f`V`f`U`i`W`X`Y`f`g`W`X`i`h`n`Z`c`f`i`a`"V`Y`f`]b`

6`Y`g`i`W`X`Y`b`G]Y`i`b`g`U`i`Z` `a`Y]b`!`_`c`Y`b`"b`Y`h`