

? i bghb UWX h`]b `DUggUi . `NY`h`ZØf
 : `ØWX h`]b [Y`gma Vc`]g]Yfh`< cZZbi b [`i bX
 : f]YXYb

⇒ a `8ca]bbYb\cZ]b`DUggUi `k]fX`Ua `%" ' ě ']&\$&) `]Y]bY`?i bghbUWX h
 5_h]cb`ZØf: `ØWX h`]b [Y`j YfUbgH`hYh`GY]Yb`G]Y`XUVY]`



8ca]bbYb\cZ!`DUggUi Yf`8ca `Gh" `GhYd\Ubž`GhY]bk Y [`%ž
 - (\$' & `DUggUi ž`8Yi hgWX`UbX`!`5a `%" ' ě ']&\$&) `]gh`XYf
 8ca]bbYb\cZ`XYg`DUggUi Yf`8ca g`Gh" `GhYd\Ub` [Ubn`]a `NY]WX Yb
 XYf`<cZZbi b [`i bX`XYg`Ni gUa a Yb\U`hg" `5b`Ägg`]WX`XYg`<Y]`][Yb
 ↘\fYg` D]`[Yf`XYf`<cZZbi b [`k]fX`Y]b : `ØWX h`]b [gnY`h`Ui Z [YghY`hž
 XUg`Ub`X]Y`VYXfØW`YbXY`G]hi Uh]cb`j`cb`A] [fUbhYb`Ui Z`XYf
 [f]YWX]gWX Yb`b`gY`@YgVcg`Yf]bbYfh" `8]YgY`Y]bXfi W_gj`c`Y`5_h]cb
 k]fX`j`ca `6]ghi a `DUggUi ž`XYf`7Uf]hUgž`XYa `8]ÖnYgUb`fUhi bX`XYb
 ;]gY`U!GW`i `Yb` [Ya Y]bgUa `cf [Ub]g]Yfh`i bX`hfÄ [h`XUg`A`chc
 6fØW`Yb`VUi Yb` `HØFYb`ÖZZbYb` `<cZZbi b [`gWX Yb`_Yb` "

9]b`<][\`][\h`XYf`J YfUbgH`h`i b [`]gh`X]Y`5bk YgYb\Y]hj`cb`8]U`cb

; Øbh\Yf>À[Yfz`Y]bYa `YfZU\fybYb`l bhYfghØhnYf`j cb`; YZØW hYhYbž
XYf`fY[Y`a À»][`@YgVcg`VYgi W h" `9f`ghY\h`ZØf`dYfgØb`]WY
; YgdfÀWY`ni f`J YfZØ[i b[`i bX`V]YhYh`6]c!C`j YbØ`Ubž`XUg`j cb
: `ØW h]b[Yb`\Yf[YghY``h`k i fXY" `8]YgY`_`Y]bYb`9]bbU\ a Yb
_ca a Yb`X]fY`_h`XYb`A YbgW`Yb`]b`Bch`ni [i hY`i bX`Yfa Ø[`]WYb
Ygž`X]Y`@YVYbgVYX]b[i b[Yb`ni `j YfVYggYfb"

≠bhYfU`_h]j Y`? i bgh`i bX`a i g]_U`]gW`Y
<][\ `][\ hg

8]Y`:`ØW h]b[g!`i bX`≠hY[fUh]cbgVYfUhi b[`XYf`7Uf]hUg``ÀXh`U`Y
≠hYfYgg]YfhYb`ni `Y]bYa `]bhYfU`_h]j Yb`? i bghdfc`Y`_h`a]h`XYa `H]hY`
5b[Y`_ca a Yb3`Jca `; Y\Yb`i bX`6`Y]VYb `Y]b" `<]Yf`_ØbbYb`X]Y
6Ygi W`Yf`[Ya Y]bgUa `Ub`_fYUh]j Yb`5`_h]cbYb`hY]bY\ a Ybž`X]Y`Y]b
; YZØ\`_ZØf`X]Y`<YfUi gZcfXYfi b[Yb`i bX`<cZZbi b[Yb`j cb
A YbgW`Yb`]a `:`ØW h]b[gghUhi g`j Yfa]hhY`b"

9]b`k Y]hYfYg`VYY]bXfi W`_YbXYg`9`Ya Yb`h`X]YgYf`? i bghbUW`h]gh`X]Y
<c`nVfØW`Yž`X]Y`]a `F U\ a Yb`XYg`i B 9G7C!Dfc`Y`_hg` : Øf`XYb
: f]YXYb` , 6fØW`_Yb`VUi Yb` , <ÀbXY`fY]W`Yb `j cb`GW`Ø`Yf]bbYb`Ui g
B]YXYfVUmYfb`i bX`XYb`K c`ZghY]bYf`K Yf`_gh`ÀhhYb`[YVUi h`i bX
_Øbgh`Yf]gW`[YghU`hYh`k i fXY" `8]YgY`6fØW`_Y`gma Vc`]g]Yfh`X]Y
J YfV]bXi b[`nk]gW`Yb`XYb`? i `hi fYb`i bX`X]Y`? fUZ`h`XYg
[Ya Y]bgUa Yb`A]hY]bUbXYfg"

A i g]_U`]gW`k]fX`X]Y`J YfUbghU`hi b[`i a`%` . \$ \$`i bX`&\$. \$ \$`i \ f`a]h
Y]bYa `Dfc[fUa a `Ui g`a Ufc`__Ub]gW`Yf`i bX`]bhYfbUh]cbU`Yf`A i g]_
Ui ZXYf`C i X`UV[Yfi bXYh" `8]Y`a i g]_U`]gW`Yb`8UfV]Yhi b[Yb`V]YhYb
Y]bYb`k Y]hYfYb`F U\ a Ybž`i a `X]Y`_i `hi fY`Y`J]Y`ZU`h`i bX`X]Y
6YXYi hi b[`j cb`≠hY[fUh]cb`ni `ZY]Yfb" `8Yf`DUggUi Yf`8ca `V`Y]Vh
Ub`X]YgYa `5VYbX`V]g`&`&`I \ f[YØZZbYhi bX`V]YhYh`igca]h`X]Y
A Ø[`]W`_Y]hž`Ui W`]b`Fi \ Y`ni `fYZY`_h]YfYb`i bX`g]W`Ui Z`XUg
H\Ya U`XYf`<cZZbi b[`Y]bni `UggYb"

9b[U[Ya Yb`h`ZØf`X]Yb`[YgY``gW`UZh`]W`Yb
Ni gUa a Yb`U`h

8]Y'?'i bghbUW h]a '8 ca]bbYb\cZ]gh'b]W h'bi f'Y]bY'Y]ba U'] [Y
 J YfUbghU'hi b [ž'gcbXYfb'ghY''hiUi W\ 'Y]bYb'k]W h][Yb'HY]'XYf
 nU\ 'fY]W Yb' ðhY [fUh]c b g d f c 'Y_hY'XUfž'X]Y'XUg'6i bXYg d f c [fUa a
 ; YgY''gW UZh]W Yf'Ni gUa a Yb\U'h' 'J c f' C f h" 'J Y f b Y h h"
 J Y f V i b X Y b" 'Z0fX Y f h" 'F i b X" '\$ \$ 'g c'W X Y f' D f c 'Y_hY'g Y h n Y b'g]W X'Z0f
 Y]b'V Y g g Y f Y g']b h Y f_ i 'h i f Y''Y g' A]h Y]b U b X Y f' i b X'X]Y'G h Å f_ i b ['X Y g
 [Y g Y''g W U Z h]W X Y b'Ni g U a a Y b \ U' h g' Y]b''N]Y'']g h'Y g ž
 6Y [Y [b i b [g f Å i a Y'ni 'g W U Z Z Y b ž'X]Y'g c k c \ 'A Y b g W X Y b' a]h'U'g
 U i W 'c \ b Y 'A] [f U h]c b g \]b h Y f [f i b X'ni g U a a Y b V f]b [Y b"

Gc'W X Y'5_h]c b Y b'V]Y h Y b'Y]b Y'\ Y f j c f f U [Y b X Y'; Y'Y [Y b \ Y]h ž
 J c f i f h Y]'Y'U V n i V U i Y b' i b X'X U g [Y [Y b g Y]h] [Y'J Y f g h Å b X b]g'ni
 Z0fX Y f b"; Y b U i 'X U g' a 0W h Y b'U i W \ 'X]Y' C f [U b]g U h c f Y b'X]Y g Y f
 ? i b g h b U W h'Y f f Y]W X Y b' 'Y]b'N Y]W X Y b'g Y h n Y b'Z0f'Y]b
 [Y a Y]b g U a Y g' i b X'f Y g d Y_hj c''Y g' A]h Y]b U b X Y f"

8]Y' [Y g U a h Y'J Y f U b g h U' h i b ['Z]b X Y h]a ' [Y g W X]W h g h f Å W X h] [Y b
 5 a V]Y b h Y'X Y g'8 ca]b b Y b \ c Z g'g h U h ž'k c'?'i b g h i b X'?'i 'h i f'U i Z Y]b
 k]W h][Y g' [Y g Y''g W U Z h]W X Y g'H \ Y a U'h f Y Z Z Y b"': 0f'U''Y ž'X]Y'Y]b
 N Y]W X Y b'X Y f'G c']X U f]h Å h'g Y h n Y b' a 0W h Y b ž']g h'X]Y' H Y]'b U \ a Y'U b
 X]Y g Y b'5_h]c b Y b'Y]b Y'k Y f h j c''Y 'A 0 [']W _ Y]h'K Y]h Y f Y
 ð Z c f a U h]c b Y b'ni f'?'i b g h b U W h'g]b X'U i Z X Y f'K Y V g Y]h Y'
 _i b g h b U W h d U g g U i "X Y'ni 'Z]b X Y b"

8 Y h U]`g	
C f h	8 ca]bbYb\cZ!'DUggUi Yf'8ca 'Gh" GhYd\Ubž GhY]bk Y ['%ž' - ('\$' &'DUggUi ž'8Yi hgW\UbX
E i Y''Yb	<ul style="list-style-type: none"> • k k k "V]ghi a !dUggUi "XY • k k k "Wf]hUg!dUggUi "XY • k k k "VUa Z"XY

6Ygi W X Y b'G]Y'i b g'Ui Z.'bU[!VUmYfb"XY