

6]ghi a 'FY[YbgVi f['hfUi Yfh'i a 'DZUffYf
A]W\UY`'? UfYY_i bbY`' 'Y]b '5VgW\]YX

8 Ug'6]ghi a 'FY[YbgVi f['hfUi Yfh'i a 'DZUffYf'D''A]W\UY`
'? UfYY_i bbY`žXYf'Ua '%%" ' † b] ' & \$ &) ' j YfghcfVYb ']gh"
6YfYX][i b [']b ' † X]Yb"



FY[YbgVi f[ž'8Yi hgW\`UbX`!`8 Ug'6]ghi a 'FY[YbgVi f[']gh]b
HfUi Yf'i a 'gY]bYb'DZUffYf'D''A]W\UY`'? UfYY_i bbY`'J 7žXYf'Ua '%%"
 † b] ' & \$ &) ']b ' † X]Yb ' j YfghcfVYb ']gh" '6YfY]hg' j cf'ZUgh'XfY]'K cWYb
ZY]YfhY'Yf'gY]bYb'++"; YVi fhghU[ž'Ua ' & \$"`C`_hcVYf'%- (+ [YVcfYb"
D''A]W\UY`'k i fXY'Ua ' * "'5df)`%- , %[Yk Y]\hi bX'k Uf'j cb'%- , +'V]g
&\$&]b'XYf'FY[]cb'FY[YbgVi f[']a '9]bgUhn''GY]bY'K]f_i b[gcfhY
i a ZUgghYb'9'gYbXcfZž'A cW_YfgXcfZi bX'DZFY]a X''8]Y'6Y]gYhni b[
gck]Y'XUg'FYei]Ya 'k YfXYb ']b'gY]bYf'<Y]a Uh]b ' † X]Yb
ghUhhZ]bXYb"'5`Y; `Ai V][Yb'g]bX'Y]b[Y`UXYbž'i a 'ZØf'XYb
J YfghcfVYbYb'ni 'VYhYbž'k]Y'8ca XY_Ub'A g[f''8f''F c`UbX'6Uhn]b
Y]bYa '5i Zfi ZVYhcbhY"

† XYf'NY]hgY]bYg'K]f_Ybg'\]bhYf']Y» 'D''A]W\UY`']b'XYb

; Ya Y]bXYb`V`Y]VYbXY`9f]bbYfi b[Yb" `GY]bY`[fc»Y`<]b[UvY`i bX
gY]b`i bYfa ØX`]WYf`9]bgUhn`ZØf`X]Y`GY`gc f[Y`k UfYb`]b`XYf
FY[]cb`[YgW`Àhnh" `8cW`k Ug`[YgW`]Y`h`bUW`XYa`HcX3
⊕gVYgcbXYfY`]b`XYf`_Uh\c`]gW`Yb`HfUX]h]cb`k`]fX`XYf`HcX`U`g
, VYf[Ub[`]bg`Yk`][Y`@YVYb`VYhfUW`hYh" `8]Yg`k`]fX`Ui`W`]b`XYf
_Uh\c`]gW`Yb`6Y[f`ÀVb]g`]hi`f[]Y`XYi`h`]W`ž`X]Y`XYb`c`Zbi`b[gj`c`Yb
5gdY`_h`XYg`HcXYgY]bfU`a`h"

? Uh\c`]gW`Y`6YYfX][i`b[.`GhUh]cbYb`XYf HfUi`Yf

8]Y`_Uh\c`]gW`Y`6YghUhi`b[`i`a`ZUggh`a`Y`fYfY`GW`f]hhY`ž`X]Y`c`Zh]b
XfY]`GhUh]cbYb`[Y[`]YXYfh`g]bX.`ni`6Y[]bb`j`YfgUa`a`Y`h`g]W`X]Y
HfUi`Yf[Ya`Y]bXY`]a`GhYfVY`Ui`g`c`XYf`]b`XYf`:`f]YX`c`Zg`U`Y`"
8UbUW`[Y`h`Yg`]b`Y]bYf`DfcnYgg]cb`ni`f`?`]fW`Y`ž`k`c`XUg`F`Yei`]Ya
[YZY]Yfh`k`]fX`ž`i`bX`g`W`]Y»`]W`h`]bØVYf`ni`a`:`fUV`ž`k`c`X]Y
6Y]gYmi`b[`ghUhh]bXYh" `8Yf`<Ø`Y`di`b`_h`]gh`X]Y`Hc`h`Y`ba`YggY`ž`]b`XYf
X]Y`; Ya`Y]bXY`j`YfVi`bXYb`k`]fX`a`]h`U`Yb`J`Yfghc`fVYb`Yb"

- 9fØZbi`b[`a`]h`Y]bYa`DgU`a`i`bX`; YVYh
- DfcnYgg]cb`ni`a`:`fUV`a`]h`; YgUb[`XYf`5bh]d`cb`⊕
dUfUX]gi`a`
- GY[bi`b[`XYf`; fUVghY`Y`a`]h`K`Y]\k`UggYf
- 8Yf`GUF[`k`]fX`a`]h`XYb`K`cfhYb`K`]f`ØVYf[YVYb`XYb`@Y]V
XYf`9fXY`]b`XUg`; fUV`[YgYb`_h

6Y]`XYf`6Y]gYmi`b[`gd]W`h`XYf`6Y[f`ÀVb]g`Y]hYf`Yfa`i`h][YbXY
K`cfhY`ØVYf`X]Y`<c`Zbi`b[`XYf`5i`ZYfghY`i`b[" `8]YgY`f]hi`Y`Yb
<UbX`i`b[Yb`ž`k`]Y`X]Y`GY[bi`b[`a`]h`K`Y]\fUi`W`i`bX`X]Y
UVgW`]Y»`YbXYb`; YVYhY`ž`V]YhYb`XYb`HfUi`YfbXYb`X]Y`; Y`Y[Yb`Y]hž
]b`]\fYa`GW`a`Yfn`Hfcgh`ni`Z]bXYb`i`bX`]\fY`<c`Zbi`b[`Ui`ZXUg
Yk`][Y`@YVYb`ni`VY`_f`ÀZh][Yb"

5i`Zfi`Z`ni`f`; Ya`Y]bgW`UZh`]a`:`; YVYh

⊕`Y]bYf`NY]hž`]b`XYf`X]Y`; Ya`Y]bgW`UZh`j`ca`J`Yf`i`gh`Y]bYg
[YgW`ÀhnhYb`Df]YghYfg`VYhfc`ZYb`]ghž`]gh`XYf`5i`Zfi`Z`ni`a`:`; YVYh`j`cb

[fc»Yf'6YXYi hi b["; Ya Y]bgUa 'ZØf'X]Y'GY'Y'j cb'D" 'A]WUY`
 ?UfYY_i bbY`ni `VYhYbž'ghÄf_h'b]W'h'bi f'XYb'9]bnY`bYbž'gcbXYfb
 j YfV]bXYh'Ui W`X]Y'; `Äi V][Yb"; YfUXY`]b`Y]bYf'D\UgY`XYf'HfUi Yf
]gh'Yg'k]W'h][ž'ni gUa a Ybni ghY\Yb'i bX'X]Y'<cZZbi b[`ni `YVYbž
 X]Y'i bg'XYf'; `Ui VY`[]Vh"5i W`X]Y'HfUi Yf[Ya Y]bXY'k]fX'[YVYhYbž
 ni a `; fUV'ni `_ca a Ybž'i a `Xcfh'5VgW]YX'ni `bY\ a Yb'i bX'Y]bYb
 A ca Ybh]a `; YVYh'ni `j Yfk Y]Yb"

5VgW`]Y»YbX'V`Y]Vh'ni `gU[Ybž'XUgg'k]f`]b`X]YgYb`gW'k YfYb
 Ghi bXYb`Y]bYb`\cZZbi b[gj c`Yb'6`]W_`bUW`j cfbY'k YfZYb`gc`hYbž
 k]Y`Yg'X]Y`_Uh\c`]gWY`@Y\ fY`Y\fh`8Yf'HcX`]gh'b]W'h'XUg`9bXYž
 gcbXYfb`XYf'6Y[]bb`Y]bYg`bYi Yb`@VYbg`VY]; ch"

8YhU]`g	
C fh	F Y[YbgVi f[ž'8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> • V]ghi a !fY[YbgVi f["XY • \Y`][Yf[Y]gh!fY[YbgVi f["XY • k k k "_Uh\c`]gW "XY

6Ygi W`Yb`G]Y'i bg`Ui Z.`bU[!VUmYfb"XY