

: U\ fYb `c \ bY : Ø\ fYfgW\ Y]b.
² ghYffY]W\]gW\ Y : fUi Yb `[YfUhYb `]b
Dc`]nY]_c bhfc ``Y

; fYbn_cbhfc ``Y]b `@]bXUi . `Nk Y]² ghYffY]W\ Yf]bbYb `k Y [Yb
: U\ fYbg`c \ bY : U\ fYf`Ui Vb]g`Yfk]gW\h``6i » [Y`XYf`Xfc \ Yb"



@]bXUi ž'8 Yi hgW\ `UbX `!` ð`Y]bYf`gdUbbYbXYb`9d]gcXY`Ua
8cbbYfghU[ž'XYb`%, " ' & \$ %) ž'gcf[hY`Y]bY`[Yk Ò\ b`]W\ Y
J Yf_Y\fg_cbhfc ``Y]a `6YfY]W\ `N]Y[Y` \Ui g`ZØf`[Y\ Òf][Yb`5i Zfi \ f"
6YUa hY`XYf; fYbndc`nY]`@]bXUi ` \]Y`hYb`Y]bYb`ÒghYffY]W\]gW\ Yb
D_k `Ubž'XYf`g]W\ `nØ[] [`Ui ZY]bYb`DUf_d`Uhn`ni fØW_nc[ž'i a `ni
k YbXYb" `8]Y` ðbgUggYbž'Y]bY`%- !`Å\ f][Y : U\ fYf]b`i bX`]\ fY
6Y]ZU\ fYf]bž'gW\]YbYb`g]W\ h`]W\ `bYfj Òg" < Y_h]gW\ Y`6Yhf]YVgUa _Y]h
VfUW\ `Ui gž'U`g`g]Y`j Yfgi W\ hYbž'X]Y`D`ÅhnY`ni `hUi gW\ Ybž'U`g`X]Y
Dc`]nY]`Ui Zg]Y`Ui Za Yf_gUa `k i fXY"

6Y]`XYf`?cbhfc ``Y`ghY`hY`g]W\ ` \YfUi gž'XUgg`X]Y`† b [Y : U\ fYf]b
bcW\ `_Y]bY : U\ fYf`Ui Vb]g`VYg]hnh`C V k c \ `g]Y`ni f : U\ fgW\ i `Y

[Y\hž\Uh'g]Y`X]Y`DfØZ b[`V]g`Ub[`b]W\h'UV[Y`Y[h"≠fY`6Y]ZU\ fYf]bž
X]Y`cZZ]n]Y`Y`<U`hYf]b`XYg': U\fnYi [gž`_cbbhY`YXcW`Y]bYb
[Ø'h][Yb': Ø\ fYfgW\Y]b`j`cfnY][Yb" `C ZYbg]W\h]W`Vch'g]Y`XYf
: U\ fYf]b`Y]bY`j`Y[U`Y`df]j`UhY': U\ fghi`bXY`Ub" `6Y]XY': fUi`Yb
a`ØggYb`g]W`bi`b`Ui`Z]b`GhfUz] YfZU\ fYb`k`Y[Yb': U\ fYbg`c`bY
: U\ fYf`Ui`Vb]g`gck`j]Y`k`Y[Yb`XYf`9fa`ÅW\h][i`b[`ni`a`': U\ fYb`c`bY
Ybhgd fYW\YbXY`6YfYW\h][i`b[`Y]bghY`Ybž`k`j]Y`X]Y`GW\k`ÅV]gW\Y
NY]hi`b[`VYf]W\hYh"

8]Y`'; fi`bX`U[Yb`j`cb`J`Yf`_Y`f`g`_c`b`h`f`c``Y`b

5VYf`k`Ug`]gh[YbUi`XYf'; fi`bX`ZØf`gc`W\Y`?`cbhfc`Yb3`@Ui`h`XYb
6Ygh]a`a`i`b[Yb`ni`f`U`[Ya`Y]bYb`J`Yf`_Y`f`g`_c`b`h`f`c``Y`ž`X]Y`ja`z`*
5Vg")`Gh]C`ZYgh[Y`Y[h'g]bXž`UVYb`X]Y`Dc`]nY]VYUa`hYb`XUg
FYW\hž`J`Yf`_Y`f`ghY]`bY`a`Yf`Ubni`U`hYb`i`bX`XYfYb`≠XYbh]hÅhž
: U\ fYf`Ui`Vb]g`gck`j]Y`XYb`Ni`ghUbX`XYf': U\fnYi [Y`ni`ØVYfd fØZYb"
8]YgY`?`cbhfc`Yb`_Øb`bYb`gck`c`U`b`UggVYnc[Yb`U`g`Ui`W
fci`h]bYa`Å»][`YfZc`[Yb" `8UVY]`]gh`Yg`k`]W\h][ž`XUgg`X]Y
5bk`Y]gi`b[Yb`XYf`Dc`]nY]`VYZc`[h`k`YfXYbž`i`a`X]Y`G]W\Yf`Y]h]a
GhfU»Ybj`Yf`_Y`f`ni`[Yk`Å`f`Y]ghYb"

- ≠XYbh]hÅhg!`i`bX': U\fi`bhØW\h][`_Y]hgd fØZ`b[
- ,`VYfd fØZ`b[`j`cb': Ø\ fYfgW\Y]b`i`bX': U\fnYi [dUd]YfYb
- ?`cbhfc`Y`XYf`B`chZU`Ui`gghU]hi`b[`]a`': U\fnYi [

8]Y`Dc`]nY]`XUfZ`Ui`W`X]Y`9]bgUhnVYfY]hgW\UZh`XYf
B`chZU`Ui`gghU]hi`b[`d fØZYbž`Y]bgW\`jY»`]W`K`UfbXfY]YW`i`bX
J`YfVUbXg`_UghYb": Y`Y`bXY`5i`gghU]hi`b[`_Ubb`a`]hY]bYa`6i`»[Y`X
j`cb`V]g`ni`%)`9i`fc`[YU`bXYh`k`YfXYbž`gc`X]Y`579"

6i`»[Y`XYf`i`bX`'; YZU`fYb

K`Yf`VY]Y]bYf`?`cbhfc`Y`_Y]bY`YfZc`fXYf`]W\Yb`8`c`_i`a`YbhY
j`cfnY][Yb`_Ubbž`a`i`gg`YVYbZU`g`a`]h'; Y`XVi`»`Yb`fYW\`bYb.`A`Y`f
U`g`bi`f`Ågh][Y`DUd]YfYž`X]Y`]a`': U\fnYi [`a`]h[YZØ`f`h`k`YfXYb
gc`hYb" `9]b`ZY`YbXYf': Ø\ fYfgW\Y]b`c`XYf': U\fnYi [gW\Y]b`_Ubb
gW\`bY`%`\$`9i`fc`_cghYbž`k`Å`fYbX`b]W\`h]`c`f`U`bXYbY`B`chZU`Ufh]_Y`
k`j]Y`Y]bY`K`Ufbk`YghY`a`]h`%)`9i`fc`ni`6i`W\Y`gW`U[Yb" `9]b`_UfYf

5bfY]nž]a a Yf'[i hj cfVYfY]hYhni 'gY]bž'k Ybb'a Ub'g]W\`]\bhYf'XUg
GhYi Yf'gYhnh"

8]YgY'J Yf_Y\fgØVi b['Ui g'@]bXUi 'nY][h'Y]bXfØW_`]Wž'k]Y'k]W]h][
Yg']ghž'X]Y' [YgYhn']W]Yb'J cf[UVYb'ni 'VYZc`[Yb"'K Å\fybX'X]Y
VY]XYb'^2 ghYffY]W]Yf]bbYb'bi b'a]h'Yfbgh\UžhYb'fYW]h]W]Yb
?cbgYei YbnYb'fYW]bYb'a ØggYbž'_ØbbhYb'UbXYfY
J Yf_Y\fgY]'bY\ a Yf'j cb'X]YgYf'9d]gcXY`YfbYb'ibX'g]W
fYW]hnY]h]['ia]\fY': U\fyf'Ui Vb]ggY'_Øa a Yfb"'9]b'[i hYg
<ÅbXW]Yb']a 'GhfU» Ybj Yf_Y\f'gW]Øhnh'b]W]h'bi f'X]Y'Y][YbY
G]W]Yf\Y]hž'gcbXYfb'Ui W'X]Y'U`Yf'UbXYfYb"

8YhU]`g	
C fh	@]bXUi ž'8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none">• k k k "gW]k UYV]gW]Y"XY• k k k "ZUW]Ub k U'h"XY• k k k "UW]XY

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