

Hf]Uh\ `cb!K cWYbYbXY`]b`<Ua Vi f[.`Gc
i a [Y\Yb`G]Y`X]Y`GhfU»YbV`cW_UXYb`°

<Ua Vi f[`VYfY]hYh'g]W\`Ui Z'XYb`Hf]Uh\`cb`j`ca`'%"`V]g`%'`"
†`]'&\$&)`j`cf`"J`Yf_Y\fgY]bgWfÄb_i`b[`Yb`]'b`XYf`'≠bYbghUXh
g]bX`ni`Yfk`UfhYb`"



<Ua Vi f[ž`8Yi hgW\`UbX`!`5a`K`cWYbYbXY`k`]fX`<Ua Vi f[`ni a
9d]nYbhf`i`a`ZØf`Hf]Uh\`cb!:`Ubgž`XYbb`X]Y`GI`NI`?`=K`cf`X
Hf]Uh\`cb`7\`Ua`d]cbg\`d`GYf]Yg`<Ua Vi f[`&\$&)``ghY\`h`Ui`Z
XYa`Dfc[`fUa`a`"5a`%"`i`bX`%'`"†`]'hfYhYb`gck`c\`DfcZ]g`U`g`Ui`W
<cVVm!Hf]Uh\`YhYb`]'b`gdUbbYbXYb`K`Yh_Äa`dZYb`Ub":`Øf`X]Y
HY]'bY\`a`Yf`i`bX`Ni`gW`Ui`Yf`\Y]»`h`Yg`YXcW`Ui`W.`;`i`hY`D`Ubi`b[
]gh[`Y`ZfU[`hž`XYbb`XUg`gdcfh]WY`;`fc»`YfY][`b]g`Vf]b[`h`Y]bY`J]Y`nU\`
Ub`J`Yf_Y\fgVY\]bXYfi`b[`Yb`a`]hig]W`"

6YfY]hg`UV`:`fY]hU[`UVYbX`k`YfXYb`X]Y`YfghYb`GdYffi`b[`Yb`]'b`?`fUZh
hfYhYbž`X]Y`g]W\`]bgVYgcbXYfY`Ui`Z`X]Y`≠bYbghUXhfc`i`hYb`i`b`X`X]Y
6YfY]WY`fi`bX`i`a`X]Y`6]bbYb!`i`bX`5i`»`YbU`ghYf`_cbnYbhf]YfYb`"
8]Y`F`UXghfYW_Y`ZØ\`fh`ØVYf`X]Y`B`Yi`ghUXhž`Gh`DUi`]'i`bX`YbXYh`Ua`

5`hc bUYf`6U`_cb"K Yf`Ua`Gua ghU[`i bhYfk Y[g]ghž`gc`hY`g]W`Ui Z
GdYffi b[Yb`ja`NY]hfUi a`j cb` , . \$ \$`V]g`%) . ' \$`I` \f`ZØf`X]Y
F UXghfYW_Y`Y]bghY`Yb"5a`GcbbhU[`g]bX`X]Y`GhfU»Yb`j cb`) . ' \$`V]g
%` . \$ \$`I` \f`[YgdYffhž`i a`X]Y`K`Yhh_Àa`dZYf`b]W`h`ni`VY` \]bXYfb"

J Yf_Y`f`gY]bgW`f`Àb`_i` b[Yb`j]b`XYf` `b`bYbghUXh

8]Y`GdYffi b[Yb`k`À`fYbX`XYf`K`Yhh_Àa`dZY`VYhfYZZYb`b]W`h`bi`f
XUg`FYbbYbž`gcbXYfb`Ui`W`XYb`bcfa`U`Yb`J`Yf_Y`f`"K`Yf`]b`XYf`
GhUXh`i`bhYfk`Y[`g`gY]b`a`ØW`hYž`gc`hY`U`hYfbUH]j`Y`F`ci`hYb`]b
6YhfUW`h`n]Y`Yb"8]Y`k`]W`h][`ghYb`GhfU»Yb`k`]Y`A`Øb_W`YVYfghfU»Y
i`bX` ;`fc»Y`æ` \Ubb]ggghfU»Y`g]bX`ZØf`?fUZhZU`fnYi`[`Y`[`YgdYffh`i`bX
X]Y`Gh`DUi` `]`@UbXi`b[`gVfØW_Yb`g]bX`k`À`fYbX`XYf`K`Yhh_Àa`dZY
YVYbZU`g`b]W`h`YffY]W`VUf"J`Yf`Ub`ghU`hYf`Ya`dZY`Yb`ž`X]Y
`b`bYbghUXh`ØVYf`XYb`8Y]W`h`c`f`h`i`b`bY`i`bX`UbXYfY`b`ØfX`]W`
[`Y`Y[`YbY`GhfU»Yb`ni`i`a`ZU`fYb"

6YgcbXYfYg`5i`[`Yba`Yf`_gc`hYb`5i`hcZU`fYf`Ui`W`Ui`ZX]Y
@ca`VUfXgVfØW_Y`k`YfZYbž`X]Y`Ua`Gua`ghU[`j`cb`-`V]g`&\$`I` \f`i`bX
Ua`GcbbhU[`j`cb`) . ' \$`V]g`%+`I` \f`_ca`d`Yhh[`YgdYffh]`gh"5i`W`XYf
K`U`f]b[`hi`bbY`k`]fX`j`cb` :`fY]hU[`ž`&\$` . \$ \$`I` \f`ž`V]g`GcbbhU[`ž`%` . \$ \$
I` \f`ž`]b`VY]XY`F`]W`h`i`b[`Yb`[`YgdYffh"9g]gh`U`gc`fUhgUa`ž`X]Y
5bZU`fhgfc`i`hYb`ni`<`chY`gž`9]b`_Ui`ZgghfU»Yb`i`bX`UbXYfYb`N]Y`Yb
fYW`h`nY]h][`ni`d`UbYbž`i`a`Yf[`Yf`i`bX`J`Yfgd`À`hi`b[`Yb`ni
j`Yfa`Y]XYb"

GhfYW_YbZØ`f`i` b[Yb`i`bX`l`a`Y]hi`b[Yb

8]Y`K`Yhh_Àa`dZY`ZØ`fYb`X]Y`5h`Y`hYb`Yb`h`Ub[`a`U`Yf]gW`Yf
?`i`]ggYbž`YXcW`]ghXUg`Ui`W`ZØf`XYb`J`Yf_Y`f`a`]h
9]bgW`f`Àb`_i` b[Yb`j`YfVi`bXYb"6Y]gd]Y`gk`Y]gY`k`YfXYb`X]Y
@Ui`ZghfYW_Yb`Ua`Gua`ghU[`j`cb`-` . \$ \$`V]g`%) . ' \$`I` \f`i`bX`Ua
GcbbhU[`j`cb`*` . ' \$`V]g`%(` . \$ \$`I` \f`Xi`fW`j`YfgW`]YXYbY`HY]`VYfY]W`Y
XYf`GhUXh`ZØ`fYb"8]Y`GhfU»Y` :`cbhYbUm`i`bX`XUg`5`ghYfi`ZYf`g]bX
bi`f`VY[`fYbnh`VYZU`fVUf"Ni`g`À`h`n`]W`Y`GdYffi`b[`Yb`VYhfYZZYb`XYb
6U`]bXUa`a`gck]Y`XYb`BYi`Yb`š`b[`ZYfbgh]Y[`ž`k`cVY]` \]Yf
J`Yf_Y`f`ghY]`bY` \a`Yf`Ui`W`Ui`»Yf`U`V`XYf`K`Yhh_Ua`dZnY]hYb`a`]h
9]bgW`f`Àb`_i` b[Yb`fYW`bYb`a`ØggYb"

8]Y`5bZU\fh'ni`VY`YVhYb`N]Y`Yb`k`jY`XYf`9i`fcdUdUggU[Y`]gh'bi`f`
 ØVYf`l`a`Y]hi`b[Yb`Ub`XYf`;`Ycf[gd`Uhn`i`bX`6fUbXgYbXY`a`Ò[`]W`"
 :`Øf`X]Y`5bk`c\bYf`b`9]a`gVØhhY`k`YfXYb`YVYbZU`g`i`a`ZUb[fY]W`Y`
 J`Yf`_Y`fgY]bgW`fÅb`_i`b[Yb`Yfk`UfhYhž`X]Y`V]g`]bg`GhUXh[YV]Yh`
 Ui`gghfU`Yb`"J`YfnØ[Yfi`b[Yb`]a`GhfU»Ybj`Yf`_Y`fž]bgVYgcbXYfY`
 Ub`XYf`k`Ygh]W`Yb`5i`»YbU`ghYfž]g]bX`_Ui`a`ni`j`Yfa`Y]XYb`"

:`Øf`U`Y`ž`X]Y`:`fU[Yb`ni`XYb`J`Yf`_Y`fgY]bgW`fÅb`_i`b[Yb`UVYbž`
 ghY`h`XYf`J`Yf`Ub`ghU`hYf`i`bhYf`j`Yf`_Y`fg]b`Zc`4`hf]Uh`\`cb`X!
 Yj`Yb`hg`XY`ni`f`J`Yf`ZØ[i`b["A]h`Yhk`Ug`D`Ubi`b[`_ca`a`h`a`Ub`UVYf`
 g]W`Yf`[i`h`Xi`fW`XUg`gdcfh]W`Y`K`cW`Yb`Yb`XY`°

8YhU]`g	
Cfh	<Ua`Vi`f[ž`8Yi`hgW`UbX
Ei`Y`Yb	<ul style="list-style-type: none"> • k`k`k`"bXf"XY • \Ua`Vi`f["hf]Uh`\`cb"cf[• k`k`k`"Y]a`gVi`YhhY`Yf! bUW`f]W`hYb"XY

6Ygi`W`Yb`G]Y`i`bg`Ui`Z`X]Y!`bUW`f]W`hYb`W`ca