

9]b`nYbhfU`Yf`J c f g W `U[`<Y» Yg`]gh`X]Y`X][]hU`Y`5_h]cb` <Y`][Y
 C fhY` ž`X]Y`Yg`XYb`A YbgW`Yb`Yfa` Ò[`]W`hž`D`ÀhnY`Y]bni`hfU[Ybž`X]Y
]\bYb`dYfgÒb`]W`? fUZh`i bX`<cZZbi b[`i[YVYb`"8]YgY`[YgUa` a Y`hYb
 ðZcfa` Uh]cbYb`gc`Yb`]b`Y]bYf`]bhYfU_h]j Yb`? UfhY`j cb`Y]`gUa` Yb
 C fhYb`]b`BcfXXYi`hgW`UbX`ni`gUa` a YbZ]Y» Yb`"9]b`J]XYcž`]b`XYa
 <Y» Y`ØVYf`gY]bY`Y][YbYb`Y]`][Yb`C fhY`gd]W`hž`]gh`YVYbZU`g`Ui`Z
 XYf`K`YVg]hY`XYg`9fnV]ghi`a`g`ni`Z]bXYb`"8]Y`5_h]cb`]gh`HY]`XYg
 dUghc`fU`Yb`9b[U[Ya`Ybhg`XYg`9fnV]ghi`a`gž`XUg`b]W`h`bi`f`ZØf`X]Y
 ?Uh`c`_]bbYb`i`bX`?Uh`c`_]Ybž`gcbXYfb`Ui`W`ZØf`U`Y`A`YbgW`Yb`]b
 XYf`FY[]cb`cZZYbghY`h`<Y» Y`k`YbXYh`g]W`Y`hk`U`nk`Y]V]g`XfY]`A`U`
]a`]U`f`]b`Y]bYa``6f]YZ`Ub`X]Y`;`Ài`V][Yb`"

<cZZbi b[`i bX` ; Ya`Y]bgW`UZh`]a`D]`[Yf`U`f
 &\$&)

⇒ `?cbhYi`h`X]YgYf`<cZZbi b[gVchgW`UZh`]gh`XUg`_ca`a`YbXY`<Y`][Y
]U`f`&\$&)`VYgcbXYfg`k`]W`h]["8]YgYg`]U`f`hf`À[h`XUg`A`chc`D]`[Yf
 XYf`<cZZbi b[`i bX``ÀXh`ni`f`FYZYi`]cb`i`bX`ni`a
 [Ya`Y]bgW`UZh`]W`Yb`5i`ghUi`gW`Y]b`"8]Y`K`Y`Ybž`X]Y`]a`@`[c`ni
 gY`Yb`g]bXž`gma`Vc`]g]YfYb`X]Y`<YfUi`gZcfXYfi`b[Yb`XYg`@YVYbg
 i`bX`XYb`D]`[Yfk`Y[ž`XYb`X]Y`A`YbgW`Yb`[Ya`Y]bgUa``[Y`Yb`"8Yf
 i`bhYfY`HY]`XYg`?fYi`nYg`k`]fX`U`g`5b`_Yf`XUf[YghY`hž`XYf`[Y[Yb`X]Y
 K`Y`Yb`XYf`Gcf[Yb`k`]f`h`<YfVY]`ghY`h`XYf`5b`_Yf`ZØf`<cZZbi b[`i
 Y]bY`A`YhUd`Yfž`X]Y`Ui`W`i`bhYf`GYY`Yi`hYb`VY`Ub`bh]`gh`"

8]Y`H`Y`Ya`Yb`XYg`D]`[Yf`U`fYg`j`YfXYi`h]W`Ybž`XUgg`dYfgÒb`]W`Y
 GW`]W`gU`Y`i`bX`[`cVU`Y`9fY][b]ggY`Y]bYb`Ui`Za`Yf`gUa`Yb`l`a`[Ub[
 a`]h`XYf`<cZZbi b[`YfZcfXYfb`"8]Y`?`]fW`Y`j`YfghY`h`g]W`U`g`Y]b`C`fhž
 Ub`XYa``V]V`]gW`Y` ; YgW`]W`hYbž`@YXYf`i`bX`X]Y`J`Yf`ØbX][i`b[
 Y]bYg` ; chYgž`XYf`<cZZbi b[`gdYbXYhž`]a`A`]hY`di`b`_highY`Yb`"ð
 X]YgYb`gW`k`]Yf][Yb`NY]hYb`]gh`Yg`YggYbh]Y`ž`XUgg`X]Y`?`]fW`Y`XYb
 A`YbgW`Yb`Y]b` ; YZØ`Y`j`cb`G]W`Yf`Y]h`i`bX`DYfgdY_h]j`Y`j`Yfa`]hY`h`"

<cZZbi b[`U`g`gd]f]hi`Y`Y`?`fUZh

8YhU]`g	
C fh	BcfXXYi`hgW`UbXž`8Yi`hgW`UbX

8YhU]`g	
E i Y`Yb	<ul style="list-style-type: none">• YfnV]ghi a !\Ua Vi f["XY• k k k "XV_"XY• Zc_i gh\Yc`c []Y"WX

6Ygi WX Yb `G]Y `i bg `Ui Z. `X]Y!bUWX f]WX hYb"Wca