

A]ha UWX!9j Yb hg'ja ' < Ua Y`bYf'A i gYi a .
GdU» 'ZØf'X]Y'[Ub nY': Ua]`Y°

9fZU\ fYb'G]Y'U`Yg'ØVYf'X]Y'A]ha UWX!9j Yb hg'ja
: Yf]Ybdfc[fUa a 'XYg'<Ua Y`bYf'A i gYi a g'Ua ' , " ' & \$ &) "
9bhXYW_Yb'G]Y'_fYUhj] Y'5b[YVchY'ZØf'; fc»'i bX'?`Y]b°



< Ua Y`bž'8Yi hgW\`UbX'!`9]b'5i gZi [']b'X]Y'K Y`h'XYf'; YgW\]W\hY
i bX'?fYUhj]]hÅh'Yfk UfhYh'X]Y'_Y]bYb'6Ygi W\Yf'ja ' < Ua Y`bYf
A i gYi a ' ã F U\ a Yb'XYg': Yf]Ybdfc[fUa a gžXUg'U_hi Y`'ZØf
[fc»Y'6Y[Y]ghYfi b['gcf[hž'ÅXh'XUg'A i gYi a 'Ub'j]Yf
Ui ZY]bUbXYfZc`[YbXYb'HU[Yb'ni 'gdUbbYbXYb'A]ha UWX!9j Yb hg
Y]b"J ca '%) "V]g%, " ' & \$ &) '_ØbbYb'?]bXYf'j cb'%'V]g'g%&
»\fYb'gd]Y'Yf]gW\]b'X]Y'J Yf[Ub[Yb\Y]h'Y]bhUi W\Yb' i bX']\fY
Y][YbYb'_Y]bYb'?i bghk Yf_Y'gW\UZZYb"CV'XUg'<YfghY`Yb'j cb
\]ghcf]gW\Yb'Gd]Y'nYi [Yb'cXYf'XUg'A U'Yb'ja ' : fY]Ybž'ZØf'YXYb']gh
Yhk Ug'XUVY]"

8 Ug'Dfc[fUa a 'gc`XYb'† b[Yb'HY]'bY\ a Yf.]bbYb'b]W\h'bi f'Y]bYb
VYgcbXYfYb'Ni [Ub['ni f'; YgW\]W\hY'V]YhYbž'gcbXYfb'Ui W\]fY

?fYUh]j]hÅh:ZØfXYfb" K]f'a ÒW.hYb`XYb`?]bXYfb`X]Y`A Ò[`]W_X]h
[YVYbž'a]h: fYi XY`Yhk Ug`ØVYf`j Yf[Ub[YbY`NY]hYb`ni ``YfbYb ž
Yf_`Àfh`X]Y`A i gYi a g`Y]hYf]b"8 Ug`ϕhYfYggY`Ub`gc`W_XYb`5_h]j]hÅhYb
]gh`i b[YVfcW_XYbž`XU`g]Y`Y]bY`k]`_ca a YbY`5V`k YW_X`g`i b[`]a
: Yf]YbU`hU[`XUfghY`Yb"

8]Y`8 YhU]`g`]a ` , VYfV`]W_

→XYf`J YfUbghU`hi b[ghU[`]gh`Y]bYa `gdYn]Y`Yb`H\Ya U`[Yk]Xa Yh

- HU[`%.`<]ghcf]gW_X`Y`Gd]Y`nYi [Y`gY`Vgh`YfghY`Yb
- HU[`&.`A U`Yb`]b`XYf`B Uhi f` `]bgd]f]Yfh`j cb`XYf`I a [YVi b[
- HU[``.`@YVYb`k]Y`ni `U`hYb`NY]hYb` `gdUbbYbXY
A]ha UW_X`U`h]cbYb
- HU[`(.`5VgW_X`i ggUi gghY`i b[`XYf`Yb`hghUbXYbYb`K Yf`Y

8]Y` \]ghcf]gW_XYb`K cf_g`cdg`VY[]bbYb`hÅ[`]W_X`i a `%\$`I \f`i bX
YbXYb`i a `%&`I \f"9`hYfb`XØfZYb` [YgdUbb`h`gY]bž`k]Y`]`fY`?]bXYf
Ui g[YfØghY`h`a]h`bYi Ya `K]ggYb`i bX`6Y[Y]ghYfi b[`bUW_X`<Ui gY
_ca a Yb`

8 UhYb`gW_X`i hn`]a `X][]hU`Yb`NY]hU`hYf

ϕ`[Ub`n`8Yi hgW_X`UbXž`i bX`Ui W_X` \]Yf`]b`<Ubb`cj Yfž`]gh`X]Y
9]b` \U`hi b[`XYf`8 UhYb`gW_X`i hnVYgh]a a i b[Yb`Y]b` \Y]» Yg`9]gYb`"A]h
XYa `ϕ`_fUZ`hfYhYb`XYg`HY`Y`_ca a i b[_Uh]cb!8][]hU`Y!8]YbghY!
8 UhYb`gW_X`i hn!; YgYhnYg`fH888; Ě`Ua `%"8YnYa VYf`&\$%&`k i fXYb
X]Y`J cf[UVYb`XYf`9i fcd`À]gW_XYb`I b]cb`ni f`YDf]j UW`m`F]W_X`h`]b]Y
_cb`_fYh]g]Yfh`"Gc`]gh`Yg`bi b`i bYf`Àgg`]W_X`ž`XUgg
K YVgY]hYbVYhfY]VYf`_UfY`ϕ`Zcfa Uh]cbYb`ni `7cc_]Yg`UbV]YhYbž
i a `XYb`Bi hnYf.]bbYb`Y]bY`]bZcfa]YfhY`9]bk]`][i b[`ni
Yfa Ò[`]W_XYb"8 Ug`H888; `j Yf`Ub[hž`XUgg`bi f`a]h`Ni gh]a a i b[
XYg`Bi hnYfg`Ui Z`ϕ`Zcfa Uh]cbYb`ni [Y[f]ZYb`cXYf`X]YgY
[YgdY]W_XYfh`k YfXYb`XØfZYbž`a]h`k Yb][Yb`5i gbU`a Yb`ZØf
hYW_X`b]gW_X`b`chk YbX][Y`7cc_]Ygž`k]Y`g]Y`VY]gd]Y`gk Y]gY`ni f
G]hni b[gj Yfk U`hi b[`j Yfk YbXYh`k YfXYb"8]Y`5bZcfXYfi b[Yb
k YfXYb`Xi fW_X`FY[Y`i b[Yb`XYg`HY`Ya YX]Yb[YgYhnYg`fHA ; Ě`i bX
XYg`HY`Y`_ca a i b[_Uh]cbg[YgYhnYg`fH?; Ě`Yf[`Àbnh"

8]YgY`bYi Yb`J c f g W f]ZhYb`ghY`Yb`g]W Y fž`XUgg`X]Y`Bi hnYffYW hY
ghÅf`Yf`VYfØW_g]W h][h`k YfXYbž`k Å`fYbX`[`Y]W nY]h][`X]Y
G]W Y f\Y]h`XYf`8 UhYbj YfUfVY]hi b[`[Yk Å`f`Y]ghYh`V`Y]Vh" `J YfghØ» Y
_ÖbbYb`c`Y`6i » [Y`XYf`bUW`g]W`n]Y`Ybž`k Ug`X]Y
5i Za Yf_gUa _Y]h`Ui Z`XUg`H\Ya U`ni gÅhn`]W`Yf`Ø`h"8]Y`5i Zg]W h
cV`Y[h`XYb`8 UhYbgW`i hnVY`ØfXYb`XYf`@ÅbXYfž`X]Y`VYfY]hg`YfghY
A U» bU`a Yb`[Y[Yb`fYW`hgk]Xf][Y`7cc_]Y!6UbbYf`Yf[f]ZYb
\UVYb"8]Yg`]gh`VYgcbXYfg`]a`G]bbY`XYf`HfUbgdUfYbn`i bX`XYg
J YfhfUi Ybg`XYf`Bi hnYf`]b`X][]hU`Y`8]YbghY`k]W h]["

8]Y`ϕhY[fUh]cb`j cb`8 UhYbgW`i hn`]b`XYb`5`hU[ž`gY]`Yg`]b`A i gYYb
cXYf`VY]`X][]hU`Yb`5b[YVchYbž`]gh`Y]b`GW`f]hh]b`X]Y`f]W h][Y
F]W hi b["K Å`fYbX`X]Y`?]bXYf`]a`<Ua Y`bYf`A i gYi a`_fYUh]j Y
9fZU`fi b[Yb`gUa a Y`bž`_ÖbbYb`X]Y`9fk UW`gYbYb`Y]b`5i [Y`Ui Z
X]Y`9bhk]W`i b[Yb`]a`8 UhYbgW`i hn`k YfZYbž`X]Y`ZØf`Y]bYb
j YfUbhk cfhi b[gj c`Yb`l a [Ub[`a]h`dYfgØb`]W`Yb`8 UhYb`gcf[Yb"

: Øf`k Y]hYfY`ϕZcfa Uh]cbYb`ØVYf`X]Y`gdUbbYbXYb`5_h]j]hÅhYb`]a
<Ua Y`bYf`A i gYi a`VYgi W`Yb`G]Y`**F UX]c`5_h]j** "": Øf`U`hi Y`Y
9bhk]W`i b[Yb`]b`6Yni [`Ui Z`XYb`8 UhYbgW`i hn`k YfZYb`G]Y`Y]bYb
6`]W`_Ui Z`**8 f"8 UhYbgW`i hn`cXYf`8 f"8 G; J C** "

8 Y h U]`g	
C fh	< Ua Y`bž`8 Yi hgW`U b X
E i Y`Yb	<ul style="list-style-type: none"> • k k k "fUX]c!U_h]j "XY • k k k "Xf!XUhYbgW`i hn"XY • Xf!Xg[j c"XY

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