

GhfY]h'i a 'F UXk Y[. '6Yn]f_gghUXhfUh'k Ufb h j cf'Yf\ Ò\ hYf' l bZU``[YZU\ f°

6Yn]f_gghUXhfUh'GW fi c ZYbY[Yf'_f]h]g]Yfh'X]Y'D`ÀbY'ni f
l a [YghU`hi b['XYf' ? UbhghfU» Y ']b'7\Uf'chYbVi f['i bX
k UfbhY 'j cf'; YZU\ fYb'ZØf'F UXZU\ fYbXY"



? UbhghfU» Yž' % \$ * & + '6Yf`]bž'8Yi hgW\ `UbX' ! '5a '(" ' † b] ' & \$ &)
Ài » YfhY'6Yn]f_gghUXhfUh' C`]j Yf'GW fi c ZYbY[Yf'XYi h']WXY' #f]hUh]cb
ØVYf'XUg'GW fY]VYb' j cb' J Yf_Y\fggYbUhc f]b' l hY'6cbXY'ni f
l a [YghU`hi b['XYf' ? UbhghfU» Y ']b'7\Uf'chYbVi f[" ' † b] ' & \$ &)
GW fY]VYb']bZcfa]Yfh'X]Y'GYbUhc f]bž'XUgg'XYf'6Yn]f_]bbYf\U`V
j cb' % ('HU[Yb'Y]bY'GhY`i b[bU\ a Y'ni 'XYb'D`ÀbYb'UV[YVYb'_Ubb"
6YXUi Yf']WXYfk Y]gY'ZY\`Yb']b'X]YgYa 'GW fY]VYb'k YgYb'h']WXY
l bhYf'U[Yb'k]Y'D`ÀbYž'G_]nnYb' i bX'8UhYbž'X]Y'ZØf'Y]b
cfXbi b[g[Ya `À» Yg'5b\ Òfi b[gj YfZU\ fYb' bch'k YbX]['k `ÀfYb'"8]Yg
k]fZi: fU[Yb'ni f'E i U']h`Àh'XYg'J Yfk U`hi b[g\UbXY'bg'Ui Zž'XU
[fi bX'Y[YbXY' `bZcfa Uh]cbYb' i bX'6Y[fØbXi b[Yb'ZY\`Ybž' i a 'X]Y
6YXYb_Yb'XYg'6Yn]f_g'Ui gni fÀi a Yb"

GW fi cZYbY[Yf'VYgWfY]Vh'X]Y'YfghY'9]bgWÅhni b[ž'XUgg'X]Y
[Yd'UbhYb'ÿbXYfi b[Yb'X]Y'; YZU\fyb'U[Y'ZØf': U\ffUXZU\fybXY
Yf\Ò\Yb'_ÖbbhYb"' ðgVYgcbXYfY'k ØfXYb'F UX'Yf.]bbYb'bÅ\Yf'i bX
c\by'GW i hm'Ub'XYb'Z]Y»YbXYb'J Yf_Y\ f'\YfUb[YZØ\fh'"Ni XYa
_ca a h'Yg'ni 'nU\fy]WYb'E i Yfi b[Yb'Xi fW' dUf_YbXY'5i hcg'i bX
@]YZYfj Yf_Y\fyžk Ug'XUg'F]g]_c'j cb'?c''g]cbYb'g][b]Z_Ubh
ghY][Yfb'_ÖbbhY"'9f'VYXUi Yfh'Ui W ž'XUgg'X]Y'J Yf_Y\fggYbUhc f]b
b]W h'X]Y'j ca '6Yn]f'_j cf[YgW'U[YbY'@Ogi b['i bhYfghØhnh'\Uhž'X]Y
Y]bY [Yf]b[ZØ[][Y'J YfgW a Å'Yfi b['XYg'A]hhY'ghfY]ZYbg'ni f
GW UZZ b['Y]bYf': Yi Yfk Y\fUi ZghY''ZÅWY'j cfgU\ "

? cbZ]_h'i a 'X]Y'? UbhghfU» Y

8]Y'DfcV'Ya Y'fi bX'i a 'X]Y'? UbhghfU» Y'g]bX'gY]h'Åb[YfYa
VY_Ubbh"'i hY'6cbXY'f78I Ł\Uh'YbhgW]YXYbž'XUgg'F UXZU\ f!'i bX
DUF_ghfY]ZYb'Xcfh[YhUi gW'h'k YfXYbž'k Ug'XYb'VYghY\YbXYb
?cbZ]_h'k Y]hYf'Ub\Y]nh"'8]Y'8Yi hgW'Y'I a k Y'h\]'ZY'd'Ubh'VYfY]hg
Y]bY'fYW'h]WY'DfØZ b['XYf'bYi Yb'D'Ubi b['i bX'Ui W'XYf
J YfVUbX'7\Ub[]b['7]h]Yg'ØVh'\UfgWY'?f]h]_ž'XU'Yf'Y]bYb'J Yfghc»
[Y[Yb'XUg'A cV]'hÅhg[YgYhn'g]Y'h"'5_h]j]ghYb'\UVYb'a]h
fYW'h]WYb'GW'f]hhYb' [Y[Yb'XYb'GYbUh[YXfc\hž'k Ug'X]Y
GdUbbi b[Yb'ja 'Ui ZYbXYb'DfcnYgg'bcW'j YfghÅf_Yb'_ÖbbhY"

8Yf'Dcd!i d!F UXk Y['Ub'XYf'? UbhghfU» Y'[]h'V]g'Ub['U'g'Y]bYf'XYf
YfZc'[fY]W ghYb']b'6Yf']b"'9f'\Uh'ni 'Y]bYf'J YfXfY]ZUW'i b['XYg
F UXj Yf_Y\fg[YZØ\fh'i bX'['Y]W nY]h]['XYb'5i hcj Yf_Y\ f'gck]Y'X]Y
@] ZhgW UXghcZZV'Ughi b['j Yff]b[Yfh"'5b[Yg]W hg'X]YgYf'dcg]h]j Yb
F Ygi 'hUhY'k]fX'XYf'hUhgÅW']WY'6YXUfZ'ZØf'Y]bY'gW ÖbYž'g]W YfY
i bX'i a ZUggYbXY'F UXj Yf_Y\fg]bZfUghfi _hi f'ja a Yf'XYi h]W Yf"

<]bhYf[fi bX'i bX'DYfgdY_h]j Yb'XYg
F UXj Yf_Y\fg

8Yf'5i gVUi 'XYg'F UXj Yf_Y\fgbYhnYg']b'6Yf']b']gh'ja 'F U\ a Yb'XYg
A cV]'hÅhg[YgYhnYg'j cf[YgY\Ybž'XUg'Xi fW'XYb'J c`_gYbhgWY]X
: U\ffUX'ja 'š\ f'&\$%, ']b'?fUZh'fUh"'N]Y'']gh'XYf'5i gVUi 'Y]bYg
'ØW_Yb'cgYb'F UXbYhnYg'V]g'&\$' '\$"'6]g'š b]'&\$&' 'k UfYb'YXcW

YX][`]W`%&%`_a`j`cb`]bg[YgUa`h`&`*`-` ,` _a`F`UXb`Y`h`n`Z`Y`f`h][[Y`g`h`Y`h`z`
k`U`g`Y`X][`]W`(`ž)ı`U`i`g`a`U`W`h`"8]Y`U`i`g`V`Y]V`Y`b`X`Y`b`:`c`f`h`g`W`f`]h`Y`
g`h`Y`Y`b`]a` ;`Y`[`Y`b`g`U`h`n`i`X`Y`b`d`c`]h]g`W`Y`b`N]Y`Y`b`ž`X]Y`Z`Y`g`h[`Y`Y`[`h`
k`i`f`X`Y`b`ž`i`a`]Y`b`Y`b`g]W`Y`f`Y`b`i`b`X`_`c`a`Z`c`f`h`U`V`Y`b`F`UX`j`Y`f`_`Y`f`n`i`
Y`f`a`Ö[`]W`Y`b`"

8`U`g`A`c`V`]`h`Å`h`g[`Y`g`Y`h`n`d`f`]c`f`]g]Y`f`h`X`Y`b`i`a`k`Y`h`j`Y`f`V`i`b`X`ž`
Y]b`g`W`Y`Y`»`]W`:`i`»!`i`b`X`F`UX`j`Y`f`_`Y`f`g`c`k`]Y`X`Y`b`Ö`Z`Z`b`h`]W`Y`b`
B`U`j`Y`f`_`Y`f`ž`Ø`V`Y`f`X`Y`b`5`i`h`c`j`Y`f`_`Y`f`"8`Y`b`b`c`W`Y`U`V`Y`b`d`c`]h]g`W`Y`
9]b`[`f`]Z`Z`Y`X`Y`g`U`_`h`i`Y`Y`b`7`8`I`#`G`D`8`!`G`Y`b`U`h`g`X`Y`b`5`i`g`V`U`i`X`Y`g`
F`UX`b`Y`h`n`Y`g`V`Y`Y`]b`X`Y`f`h`ž`k`U`g`Y`]b`Y`b`k`Y]h`Y`f`Y`b`?`c`b`Z`_`h`]b`X`Y`f`
A`c`V`]`h`Å`h`g`d`c`]h`_`6`Y`f`]b`g`U`b`Y`n`h`"8]Y`Y`f`Z`c`f`X`Y`f`]W`Y`b`G`h`U`b`X`U`f`X`g`Z`Ø`f`
X`Y`b`5`i`g`V`U`i`k`i`f`X`Y`b`k`]Y`X`Y`f`c`h`a`]g`g`U`W`h`Y`h`ž`k`U`g`U`i`W`Y`V`Y`]a`
A`c`b`]h`c`f`]b[`X`Y`f`F`UX`j`Y`f`_`Y`f`g`U`b`U[`Y`b`X`Y`i`h`]W`Y`k`]f`X`"

A`j`h`6`]W`_`U`i`Z`X]Y`g`Y`9`b`h`k`]W`_`i`b[`Y`b`]g`h`Y`g`Y`b`h`g`W`Y`]X`Y`b`X`ž`X`U`g`g`X]Y`
G`h`U`X`h`j`Y`f`k`U`h`i`b[`X]Y`G]W`Y`f`Y`Y]h`g`g`h`U`b`X`U`f`X`g`Z`Ø`f`F`UX`Z`U`f`Y`b`X`Y`
Y]b`Y`Å`h`i`b`X`X]Y`E`i`U`]h`Å`h`X`Y`f`ϻ`Z`f`U`g`h`f`i`_`h`i`f`b`U`W`Y`U`h`]j`Y`f`V`Y`g`g`Y`f`h`
8`Y`f`Y`f`g`h`Y`G`W`f`]h`h`i`a`i`g`g`X`U`f`]b`V`Y`g`h`Y`Y`b`ž`X]Y`V`Y`g`h`Y`Y`b`X`Y`b`
D`U`b`i`b[`Y`b`Z`Ø`f`X]Y`?`U`b`h`g`h`f`U`Y`a`]h`X`Y`b`b`Ø`h][`Y`b`ϻ`Z`c`f`a`U`h]c`b`Y`b`i`b`X`
8]U`c[`Y`b`n`i`j`Y`f`g`Y`Y`b`ž`i`a`X]Y`6`Y`h`Y`]h`Y`b`U`b[`Y`a`Y`g`g`Y`b`
Y]b`n`i`V`Y`n]Y`Y`b`i`b`X`X]Y` ;`Y`Z`U`f`Y`b`Z`Ø`f`U`Y`
J`Y`f`_`Y`f`g`h`Y`]b`Y`a`Y`f`.]b`b`Y`b`n`i`a`]b`a`]Y`f`Y`b`"

V`Y`f`]b`"X`Y`V`Y`f`]W`h`Y`h`ž`X`U`g`g`X]Y`b`Y`i`Y`D`U`b`i`b[`U`b`X`Y`f`?`U`b`h`g`h`f`U`Y`
U`i`Z`V`f`Y]h`Y`b`k`]X`Y`f`g`h`U`b`X`g`h`Ø`h`ž`k`Å`f`Y`b`X`V`Y`f`]b`Y`f`!`n`Y]h`i`b[`"X`Y`U`i`Z`
X]Y`d`c`h`Y`b`n]Y`Y`b`f`Y`W`h`]W`Y`b`G`W`f`]h`h`Y`Y`]b`k`Y]g`h`"8]Y`8]g`_`i`g`g]c`b`
Ø`V`Y`f`X`U`g`A`c`V`]`h`Å`h`g[`Y`g`Y`h`n`i`b`X`X`Y`g`g`Y`b`k`]f`_]W`_`Y]h`]b`6`Y`f`]b`k`]f`X`
X`i`f`W`Y`W`U`b[`]b[`]W]h]Y`g`"c`f[`i`a`Z`U`g`g`Y`b`X`V`Y`Y`i`W`h`Y`h`"

8`Y`h`U`]`g`	
C`f`h`	?`U`b`h`g`h`f`U`Y`ž`%`\$`*`&`+`6`Y`f`]b`ž`8`Y`i`h`g`W`Y`U`b`X`
E`i`Y`Y`b`	<ul style="list-style-type: none">• k`k`k`"V`Y`f`]b`"X`Y`• k`k`k`"V`Y`f`]b`Y`f`!`n`Y]h`i`b[`"X`Y`• W`Y`U`b[`]b[`]W]h]Y`g`"c`f[`

6Ygi W\Yb`G]Y`i bg`Ui Z.`a Y]b!VYf`]b"bYh